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ROLE OF EMPLOYEE ENGAGEMENT IN IT COMPANIES: AN OVERVIEW

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ABSTRACT

Motivated and engaged employees tend to contribute more in terms of organizational productivity and support in maintaining a higher commitment level leading to the higher customer satisfaction and customer goal. Employees Engagement permeates across the employee-customer boundary, where revenue, corporate goodwill, brand image is also at stake. This paper makes an attempt to study the role of employee engagement in IT companies with the help of previous studies. This can be used to provide an overview and references on some of the conceptual and practical work undertaken in the area of the employee engagement practices.


KEYWORDS

organisational culture, organisation commitment, organisational effectiveness, employee motivation, employee commitment, job satisfaction.

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INTRODUCTION

 pleasure in the job puts perfection in the work”

Employee Engagement is a significant factor which is influencing the organization to achieve its target. Emotional and psychological attachment of an employee in a work environment is closely associated with an organisation. There is no. of factors contributing toward Employee Engagement. The researchers have identified certain factors to study the role of Employee Engagement among the employees of IT companies. Engaged employees bring enduring state of fulfillment at workplace while feeling intrinsically motivated to exhibit positive feelings such as sharing, assisting, cooperating, and supporting, and thus create a holistic framework of the positive psychological, social, and organizational context of work.

Engaged employees are not naturally born, but can be developed by organizational support and practices. Engagement is not an event; rather it is a process and needs to be managed in a systematic way. Employee engagement strategies enable people to be the best they can at work, recognizing that this can only happen if they feel respected, involved, heard, well led and valued by those they work for and with (Lockwood, 2007). Engaged employees have a sense of personal attachment to their work and organization; they are motivated and able to give of their best to help it succeed – and from that flows a series of tangible benefits for organization and individual alike. In particular, engagement is two way: organizations must work to engage the employees.

Aristotle, the Greek philosopher,

THEORETICAL BACKGROUND ON EMPLOYEE ENGAGEMENT

Employee engagement is the degree to which an employee is cognitively and emotionally attached to his work and organization. It reflects in the level of identification and commitment and Employee has towards the organization and its values. An engaged employee is aware of the business context, and works as a team member to improve performance of the job for the benefits of the organization. Engaged employees are concerned about the future of the organization and are willing to invest discretionary efforts for the organization.

Institute of Employee Studies defines engagement as a positive attitude held by the employee towards the organization and its values. An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement which requires a two way relationship between employer and employee.

Institute for Employee Studies Defines “Engagement as a positive attitude held by the employees towards the organization and its values. An engaged employee is aware of business context and works with colleagues to improve to improve performance with in the job for the benefit of the organization. The organization must work to develop and nurture engagement which requires a two way relationship between employer and employees”.

Kahn (1990) is usually credited as the pioneer in the field of engagement (Avery et al. 2007; Stairs and Galpin, 2010). He developed the first grounded theory regarding personal engagement and disengagement at work. He concluded that to become highly engaged, employees need three psychological conditions in their work: psychological meaningfulness, psychological safety, and psychological availability.

According to Kahn, engagement means to be psychologically as well as physically present when occupying and performing an organizational role. Most often employee engagement has been defined as emotional and intellectual commitment to the organization (Baumruk, 2004; Richman, 2006 and Shaw, 2005) or the amount of discretionary effort exhibited by employees in their job (Frank et al., 2004).

Although it is acknowledged and accepted that employee engagement is a multifaceted construct, as previously suggested by Kahn (1990), Truss et al. (2006) define employee engagement simply as ‘passion for work’, a psychological state which is seen to encompass the three dimensions of engagement discussed by Kahn (1990), and captures the common theme running through all these definitions.

Employee engagement has emerged as a critical driver of business success in today’s competitive marketplace. Further, employee engagement can be a deciding factor in organizational success. Not only does engagement have the potential to significantly affect employee retention, productivity and loyalty, it is also a key link to customer satisfaction, company reputation and overall stakeholder value. Thus, to gain a competitive edge, organizations are turning to HR to set the agenda for employee engagement and commitment

COMPANY PROFILE OF IT COMPANIES

India’s IT Services industry was born in Mumbai in 1967 with the establishment of the Tata Group in partnership with Burroughs. The first software export zone, SEEPZ – the precursor to the modern-day IT park – was established in Mumbai in 1973. More than 80 percent of the country’s software exports were from SEEPZ in the 1980s.

The Indian economy underwent major economic reforms in 1991, leading to a new era of globalization and international economic integration, and annual economic growth of over 6% from 1993–2002. The new administration under Atal Bihari Vajpayee (who was Prime Minister from 1998–2004) placed the development of Information Technology among its top five priorities and formed the Indian National Task Force on Information Technology and Software Development. Bangalore is known as the Silicon Valley of India and the IT Capital of India. It is considered to be a global information technology hub and it is India's largest exporter both of IT overall and of software. Some of the top Indian IT service providers like Infosys, Wipro, Mind tree and Mphasis are headquartered in Bangalore. It is also the site of the national headquarters of many top international firms like Intel, Texas Instruments, Bosch, Yahoo, Labs, Google India, EA, Apple Inc., SanDisk, Harman, Dell, Ericsson, Sabre, Goldman Sachs, HP, Cognizant, Boeing, Wells Fargo, Sony, AT&T, Flipkart, Walmart, Juniper Networks Inc, Century Link, Aricent, Samsung, Oracle, LG, Adobe, JPMorgan, Genpact, Accenture, IBM, Qualcomm, Cisco, LBrand, PayPal, eBay, Quest, Broadcom, Cerner, EY, Amazon, LinkedIn, BT, and Continental, among others. Bangalore alone accounts for more than 35% of all IT companies present in India and contains close to 5,000 companies, making it India's largest IT contributor.

SCOPE OF THE PRESENT STUDY

This is 'Role of Employee Engagement on IT Companies; an overview'. The present study is confined to only Information Technology (IT) and Information Technology Enabled Services (ITES) companies.

NEED FOR THE STUDY

In India, the recent decades have seen the emergence of global companies as a major industrial enterprise with enormous potential for earning foreign exchange. However, the current levels of productivity and quality of goods/ services are not adequate for sustaining an international advantage and this is mostly due to employee disengagement. This research work is an effort to identify the variables that comprise the role of employee engagement in IT Companies, measure these variables by appropriate scales, and identify the pitfalls, which if corrected, would ensure high employee engagement and organizational effectiveness in companies.

It is presumed that the results of the present study will be of great importance to companies, which seek to enhance the levels of engagement of employees' status. Further, the results of the investigation would throw new light on the components of employee engagement. The outcome of the study would also help organizations a great deal in formulating suitable programs and using appropriate methods to improve organizational performance.

METHOD/ANALYSIS

The data collection was through the secondary data for the studies were collected from books, journals, magazines, newspaper, Internet, articles and website.

OBJECTIVES OF THE STUDY

The objectives of the study are to study the theoretical background of employee engagement. To understand the certain independent factors which are influencing Employee Engagement and to identify the relationship between Employee Engagement with its outcome factors. To review the various literatures on employee engagement. To study the Influence of Employee Engagement on Organizational behavior.

REVIEW OF LITERATURE ON EMPLOYEE ENGAGEMENT

Employee engagement is defined as "the extent to which employees commit to something or someone in their organization, how hard they work and how long they stay as a result of that commitment." Engaged employees more fully in their work is the most important issue facing organization D'Aprix (2006), engagement refers to "unleashing the full energy and talents of people in the work place."

Konrad, A.M. (2006), Employee engagement can be considered as cognitive, emotional and behavioral. Cognitive engagement refers to employees' beliefs about the company, its leaders and the workplace culture. The emotional aspect is how employees feel about the company, the leaders and their colleagues. The behavioral factor is the value-added component reflected in the amount of effort employees put into their work (e.g., brainpower, extra time and energy).

Definition of Employee Engagement to date, there is no single and generally accepted definition for the term employee engagement. This is evident if one looks at the definitions forwarded for the term by three well-known research organizations in human resource area, let alone individual researchers. Below are the definitions:

Saks, (2006). Employee engagement has become a topic of immense interest in the organizational literature in recent years. It is claimed that engagement can predict employee outcomes, success, and financial performance of organizations

Shaufeli, Salanova, Gonzalez-Roma, and Bakker (2002), who defined engagement as "a Positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and Absorption"

CBSR and Hewitt Associates, (2010) Engagement is the state of emotional and intellectual commitment to an organization. Employee Engagement is a measurable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization that profoundly influences their willingness to learn and perform at work.

Zinger, (2011) the foundational nature of learning and continuous improvement cultures for engagement programs. The cycle is predicated upon cultures of leaning and continuous improvement for two reasons. Cultures assume that something needs to be fixed. In the case of a learning culture. Individual seek to close a development gap in order to improve their performance. In a continuous improvement culture, to fix quality issues and improve efficiencies of work processes. Similar to improving performance and work processes.

Shuck, Rocco, and Albornoz (2010) explored the engagement construct from the employee's perspective and found that relationship development in the workplace, an employee's direct manager, and learning play a critical role in an engaged.

Perrin's Global Workforce Study (2003) uses the definition "employees' willingness and ability to help their company succeed, largely by providing discretionary effort on a sustainable basis." According to the study, engagement is affected by many factors which involve both emotional and rational factors relating to work and the overall work experience.

Gallup organization defines employee engagement as the involvement with and enthusiasm for work. Gallup as cited by Dernovsek (2008) likens employee engagement to a positive employees' emotional attachment and employees' commitment.

Robinson et al. (2004) define employee engagement as "a positive attitude held by the employee towards the organization and its value. An engaged employee is aware of business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee."

M.Sandhya Sridevi (2010) states that ten points or strategies called 'the ten tablets' were suggested to keep employees engaged. For managers, work of employee engagement starts at day one through effective recruitment and orientation program, the work of employee engagement begins from the top as it is unthinkable to have engaged people in the organizations where there are no engaged leadership. Managers should enhance two-way communication, ensure that employees have all the resources they need to do their job, give appropriate training to increase their knowledge and skill, establish reward mechanisms in which good job is rewarded through various financial and non-financial incentives, build a distinctive corporate culture that encourages hard work and keeps success stories alive, develop a strong performance management system which holds managers and employees

OUTCOMES OF EMPLOYEE ENGAGEMENT

Employee engagement is an important employee performance and organization management topic. The importance of this topic is proven by its positive consequences for the organization and employees - 'Work engagement is a positive experience in itself' (Schaufeli et al., 2002, as referenced in Sonnentag, 2003). There

are numerous positive outcomes from building employee engagement, and both practitioners and academic literature seems to be more or less consistent regarding the benefits of employee engagement.

Almost all major consultancy firms state that there is a connection between employee engagement and profitability increase through higher productivity, increased sales, customer satisfaction and employee retention (Bakker and Leiter, 2010). In academic circles, positive consequences on work engagement are also associated with customer satisfaction, productivity, profit, employee turnover (Harter et al., 2002), positive work attitudes, individual health, extra-role behaviors and performance (Schaufeli and Salanova, 2007). This section will present the current thinking

ASPECTS OF EMPLOYEE ENGAGEMENT

Three basic aspects of employee engagement according to studies are given below:

- The employees and their own unique psychological make-up and experience
- The employers and their ability to create the conditions that promote employee engagement
- Interaction between employees at all levels.

Thus it is largely the organization's responsibility to create an environment and culture conducive to this partnership, and a win-win equation.

Categories of Employee Engagement According to the Gallup the Consulting organization there are there are different types of people:

Engaged--"Engaged" employees are builders. They want to know the desired expectations for their role so they can meet and exceed them. They're naturally curious about their company and their place in it. They perform at consistently high levels. They want to use their talents and strengths at work every day. They work with passion and they drive innovation and move their organization forward

Not Engaged--Not-engaged employees tend to concentrate on tasks rather than the goals and outcomes they are expected to accomplish. They want to be told what to do just so they can do it and say they have finished. They focus on accomplishing tasks vs. achieving an outcome. Employees who are not-engaged tend to feel their contributions are being overlooked, and their potential is not being tapped. They often feel this way because they don't have productive relationships with their managers or with their coworkers.

Actively Disengaged--The "actively disengaged" employees are the "cave dwellers." They're "Consistently against Virtually Everything." They're not just unhappy at work; they're busy acting out their unhappiness. They sow seeds of negativity at every opportunity. Every day, actively disengaged workers undermine what their engaged coworkers accomplish. As workers increasingly rely on each other to generate products and services, the problems and tensions that are fostered by actively disengaged workers can cause great damage to an organization's functioning.

An organization's capacity to manage employee engagement is closely related to its ability to achieve high performance levels and superior business results. Some of the advantages of Engaged employees are given below:

- Engaged employees will stay with the company, be an advocate of the company and its products and services, and contribute to bottom line business success.
- They will normally perform better and are more motivated.
- There is a significant link between employee engagement and profitability
- They form an emotional connection with the company. This impacts their attitude towards the company's clients, and thereby improves customer satisfaction and service levels
- It builds passion, commitment and alignment with the organization's strategies and goals
- Increases employees' trust in the organization
- Creates a sense of loyalty in a competitive environment
- Provides a high-energy working environment
- Boosts business growth
- Makes the employees effective brand ambassadors for the company A highly engaged employee will consistently deliver beyond expectations.

FINDINGS

There is an association between certain demographic factors with the Employee Engagement. The Individual factors do not vary with the demographic factors viz. age, gender, marital status, position and experience of the respondents. There are significant effects of individual factors viz. Job, Growth and Development, Discretionary Efforts, Role Clarity, Emotional Energy, Learning Behavior and Person - Organization fit on Employee Engagement.

It is evident that all the components of employee engagement have a positive and significant relationship with Organizational behavior. However, the strength of the relationship between some of the employee engagement components like Work Environment, Leadership Style, Compensation and Benefits, Co-employees Support and Quality of work life with Organizational Effectiveness were found to be low. It is apparent from the findings that there is a significant role of Employee Engagement on overall activities of company performance.

CONCLUSION

Companies should ascertain engagement levels of their employees for all the three dimensions in order to identify gaps and take pertinent measures to bridge them. The research revealed that organizational culture comprises of factors like autonomy, interdepartmental cooperation, external orientation, human resource orientation and improvement orientation, of which external orientation and interdepartmental cooperation are more significant predictors of employee engagement. The study reflected that factors as organizational integration, supervisory communication, personal feedback, subordinate communication, corporate information, communication climate, co-worker communication and media quality are important in defining organizational communication and predicting employee engagement. Among all the dimensions of organizational communication, supervisory communication, corporate information, co-worker information and media quality have been found to be more significant predictors of organizational communication in all Companies.

It is concluded that the literature reviewed is more or less consistent in its view of employee engagement, in that the nature of engagement as a two-way interaction between employee and employer is emphasized as is the growing importance and relevance of engagement to organisational outcomes. However, it must be noted that these conclusions are drawn within the context of the type of literature available on the subject. Many of the authors in this field are either researching organisational experience and/or are responsible for the implementation of management consultancy solutions and therefore cannot be considered as strictly independent. There tends to be limited consideration of the costs of driving up employee engagement, although considerable attention is given to quantifying the benefits.

Increasing employee engagement is highly dependent on leadership and establishing two-way communication where people's work and views are valued and respected. There are thus ways in which any organisation can work towards better employee engagement without incurring high costs as long as there is the organisational determination to focus on this issue. Even in the absence of robust impact data, the principle of employee engagement is to be endorsed in terms of good practice in people management and the softer benefits this confers to organisations.

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ATTITUDE OF VIEWERS TOWARDS IPL AS A PREFERRED FORMAT OF CRICKET VIS-A-VIS TEST AND ONE DAY MATCHES

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ABSTRACT

The study proposes to understand viewer's preference for IPL s format vis-a vis other formats of cricket. The research will help us understand the ranking and position that IPL holds in the minds of regular and irregular cricket followers. The Study would highlight and examine what attracts viewers toward IPL as a format for cricket. The relevance of study in our context is based on the fact that India has a large TV audience base and is a cricket loving nation that has accepted 20-20 version of cricket enthusiastically. It will shed the light on various influences that explain the attitude, perceptions and motivation of viewers that choose IPL over other formats.

KEYWORDS

IPL, cricket, one day matches, test matches.

JEL CODE

L83

INTRODUCTION

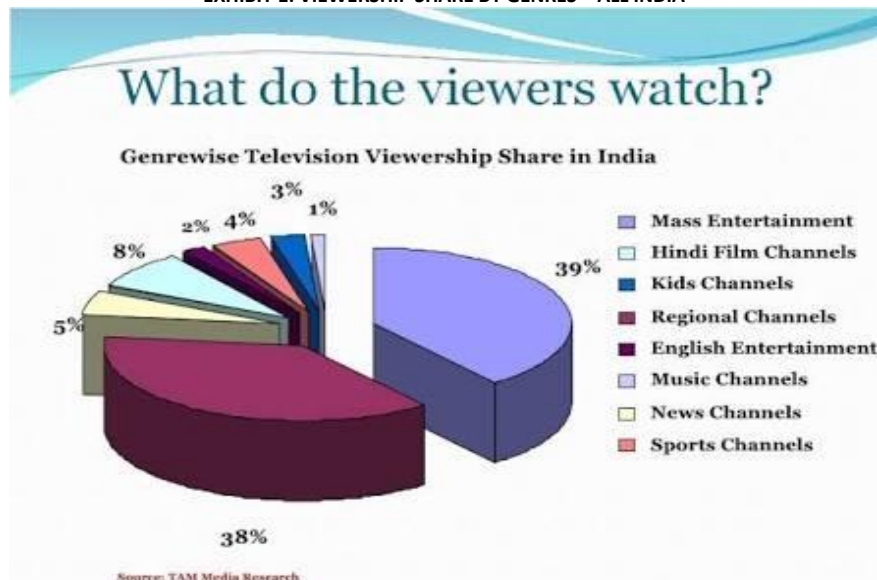
India may be the soul of world cricket, but IPL is its commercial heart. Just as 'who want to be a millionaire' changed the ground rules of quiz shows by injecting a massive dose of money into equation, IPL has changed the dynamics of cricket economy"

Vikas Swarup, Spokeperson of ministry of external affairs

The commercialisation of sports is the new and upcoming trend in the economy. Sports have always been an important part of entertainment industry. With the changing time its face has also been altered. It has become more vibrant and young. Shorter versions of the games are introduced and preferred. Viewers are looking for instant gratification. It has given way to sports broadcasting. It is very interesting to note that Sports broadcasting is one of the very big segment of global entertainment broadcasting industry. It has been continuously growing and has provided not only large number of viewership to a large no of different sports but also led to development of a large spectrum of very different sports.

Sports also has found a commercial value in today's scenario Brands are looking at ways to connect with consumers. A lawn tennis fan may go for Nike because his favourite player Maria Sharapova endorses it. Players carry a price tag for branding purpose. Their value is much more than the game itself. Another trend that was termed foreign in Indian concept was the private league concept. Initially started out as foreign trend of big business houses owning various teams and players in private league of various sports like baseball, football. English premiers league and baseball season have given a new definition of sports marketing. Interestingly, entertainment industry has responded very well to this change. Over last 20 years we have seen a tremendous growth in the entertainment broadcasting industry in India. India also has ventured in the field of commercialization of sports. It started out with cricket moving up to badminton, football and Kabbadi leagues (Bhagavatula, 2017).

EXHIBIT 1: VIEWERSHIP SHARE BY GENRES – ALL INDIA



The above exhibit 1 is based TAM media report It can be clearly seen that sports channels have 4% viewership. It is on rise as more channels are joining the forte. Thus, it can also be taken as an opportunity to widen the audience base and enlarge its market share.

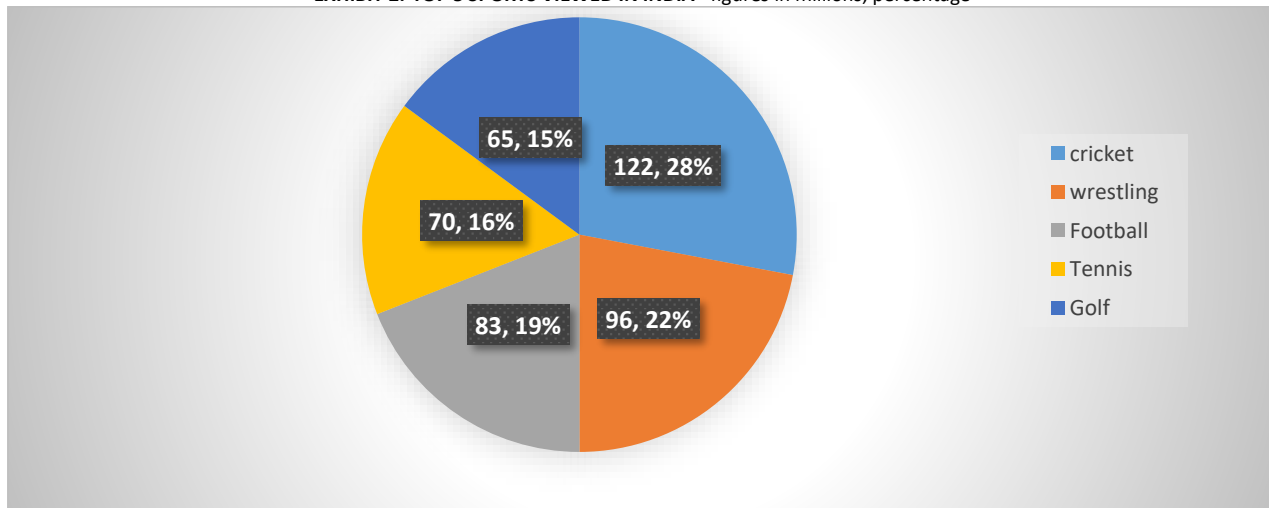
REVIEW OF LITERATURE

CRICKET IN INDIA

Cricket is one of the most popular sports in India. Cricket has maximum reach and audience in terms of audience in this country. In the current scenario, the focus in no longer limited to only international response and loyalty. Only Bollywood fan following and loyalty can match the pace and passion this game generates cricket. Broadcasters are taking initiative to cover good quality domestic cricket. Another format of cricket i.e. 20-20 has also gained popularity due to fast paced nature of the game (Viswanath, 2012) (Vyas 2013).It suited the pace of the young India.

The Exhibit 2 given below, depicts the top five sports viewed in India. It highlights the fact that India is cricket loving nation.

EXHIBIT 2: TOP 5 SPORTS VIEWED IN INDIA *figures in millions, percentage



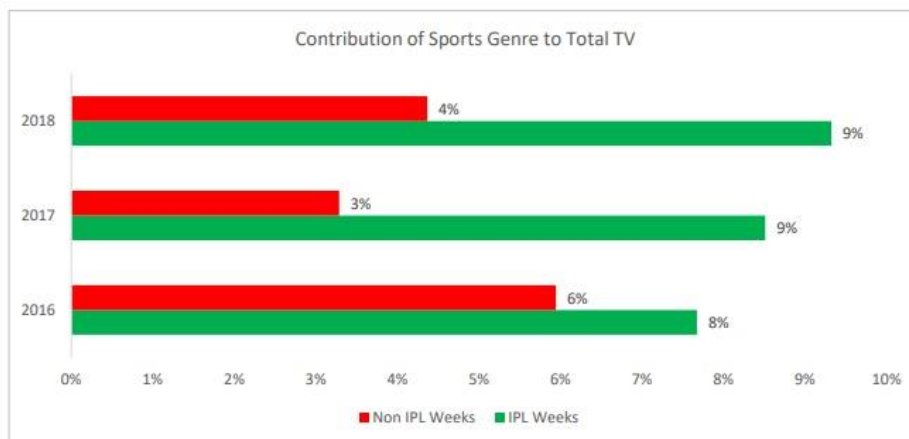
IPL

Lalit Modi is the man who along with BCCI conceptualised Indian premier league. (Ali, 2012) (TNN, 2013) He not only tapped the heart of India but also tapped the potential of young and vibrant India that was fast emerging. With more than half the population with median age of 25yrs, IPL has captured everyone’s imagination by giving cricket a new avatar (Ramprakash,2012) It has dolled up cricket to suit the needs and minds of young country. IPL was launched to fill the gap of the need of the new set of entertainment.

Lalit Modi took the two religions (cricket and Bollywood) and clubbed them together. In the process he also had the multiplier effect in terms of fans and followers. The presence of a blend of international players, national players and regional teams not only helped in building publicity, but it also built an overall enthusiasm and loyalty of viewers towards their regional teams (Maurya, 2009).

IPL is league that has competitive edge of cricket, fast pace of 20-20 with glamour quotient of Bollywood. It is a complete package in the terms of entertainment. The exhibit 3 present the viewership data of the last 2 seasons.

EXHIBIT 3



IPL has completed ten seasons in India. It has provided a platform to brands and companies to be associated with it.(Viswanath, 2012).All The title sponsors and the team sponsors brands have ample opportunity to be viewed and recalled.

TABLE 1

Franchise name	Owners	Value in \$
Mumbai Indians	Mukesh Ambani (Reliance Industries)	\$112.9m
Royal Challenger Bangalore	Vijaya Mallya (UB group)	\$111.6m
Deccan chargers	Deccan Chronical (Venkatram Reddy)	\$107.0m
Chennai Superkings	India Cements (N.Srinivasan)	\$91.90
Delhi Daredevils	GMR Group (G.M.Rao)	\$84.0m
Kings IX Punjab	Ness Wadia (Bombay Dyeing), Preety Zinta, Mohit Burman (Dabur group), Karan Paul (Apeejay Surendra group)	\$76.0
Kolkata Knight Riders	Red Chillies Entertainment (Shahrukh khan, Gauri khan, Juhi Chawla and Jay Mehta)	\$75.1m
Rajasthan Royals	Emerging Media (Lachlan Murdoch, A.R Jha and Suresh Chellaram), Ultratech Ce-ments, Shilpa Shetty, Raj Kundra	\$67.0
Pune Warriors	Sahara Adventure sports group	\$370m
Kochi Tuskers(only for season-4 in2011)	Rendezvous Sports world group limited	\$333.3m
Sunrisers Hyderabad (played in 2013 season)	SUN TV	\$217m

OBJECTIVE OF THE STUDY

The benefits to the corporate and their brands from this association, however, depend upon the IPL viewership (the number and its profiles in terms of age, income, geographical area, gender etc.) That eventually helps them marketing their products. The Study would highlight and examine what attracts viewers toward IPL as a format for cricket. The relevance of study in our context is based on the fact that India has a large TV audience base and is a cricket loving nation that has accepted 20-20 version of cricket enthusiastically. Ten seasons of IPL have seen increase in customer base and viewership. It has also seen increase in digital viewership. We are trying to understand the attitude of viewers towards the entertainment benefits of IPL. We are trying to understand various influences that explain the attitude, perceptions and motivation of viewers that choose IPL as format over other formats of cricket.

Scanning through the literature and seeking the opinions of various experts in the field, we have tried to identify that there is a gap in understanding the viewer's preference for IPL and how it is developed. Our modest attempt would provide insights into viewer's behaviour that will further help in marketing and promoting the league. This insight would be great help in developing strategies by the companies to market their products through IPL. It will also add to the literature regarding an understanding of the motivations and triggers of viewers that makes them choose the commercial form of cricket over other forms of entertainment. ***In nutshell, this research study proposes to understand the viewer's approach towards IPL as a preferred format of cricket vis-a-vis Test and One day matches.***

RESEARCH METHODOLOGY

The research methodology chosen for the research was given below:

One-on-One, qualitative In-depth interviews with 50 consumers. The consumers were segmented as under:

- Regular IPL followers
- Irregular IPL followers
- Lapsed audience

RATIONALE

In-depth interview is a useful tool when one wants detailed information about a person's thoughts and behaviors or want to explore new issues in depth. In-depth interviews work better than focus group discussions when one wants to distinguish individual (as opposed to group) opinions about the subject.

The primary advantage of in-depth interviews is that they provide much more detailed information than what is available through other data collection methods, such as surveys. They also may provide a more relaxed atmosphere in which to collect information — People may feel more comfortable having a conversation with you about their program as opposed to filling out a survey.

PROCESS

The process used for conducting these in-depth interviews followed the same general process of: planning, developing instruments (discussion guides), collect data (actual interviews), analyze data, and disseminate findings.

PLANNING

We choose the research participants, keeping in mind, the research objectives, whereby we wanted to assess the current standing of IPL amongst general consumers, pin-pointing the consumer journey with the format, the appeal of the format, triggers and barriers to enjoyment and finding mechanisms to keep the format relevant for them.

ANALYSIS AND OBSERVATION

The following is observed during the conduct of research:

1. IPL CONSUMER PROFILE

IPL viewership is across the age board and gender. We can easily define IPL viewer in age group of 15-50 yrs. This viewer are adventurous, risk taker, goal oriented, focussed, fun loving. Another important characteristic is the viewer lead busy lives, stuck in the rigmaroles of job, family, goals and finances. They are on the fast track of daily grind. They have an active lifestyle.

2. CRICKET CONSUMPTION

Cricket is the first choice in sports being followed. The viewers follow cricket as it is associated with India. The idea of following and supporting Indian cricket team is exhilarating and exciting for even the irregular sports follower. India Pakistan match catches eye ball and interest at the level that creates fervour of emotions.

3. VIEWERS OPINION ON VARIOUS FORMATS IN CRICKET**TEST**

Cricket is considered gentleman's game. Test cricket is closely associated with this term. Test cricket is termed as pure form of cricket, real cricket and game of strategy. It is however losing its sheen because of 5-day duration. Viewers were disappointed as sometimes rain washes over the game and game is drawn due to it. Others cited shortage of time as reason for not following it.

ODI

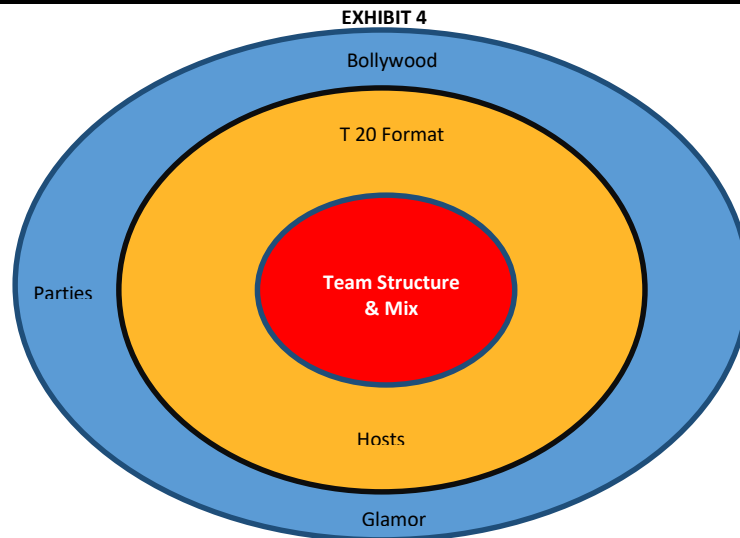
One day formats are well liked and well received by the viewer. Its 50-50 format ensures that match is finished in 6-8 hrs. Viewer's interest in this format is based on time duration. Viewer terms it as perfect format of cricket. The association with this format are India Pakistan matches, world cup final, patriotism, team spirit, must watch. Viewer also found themselves in time constraint to watch both innings. So this format gives flexibility to watch one inning and be involved. Disadvantage of this format is 6-8hr of time during weekdays, also inability to sit for such a long duration to watch a game was negative for some.

20-20

This format is rapidly being chosen over the other two formats as its 3 hr match. It fits perfectly in life of viewers that is time constraint and on fast track. It is associated with runs rather than techniques and finesse (Pradhan, 2017). Words association with this format is fast, aggressive, young, champions, excitement, Dhoni, Virat, Indian team.

IPL is considered as a part of this format and audience preference for the format comes from the following points.

- **The three-hour format** seems very convenient and quick – full flavor of cricket in short time.
- **The teams** too are a strong pull for the consumers – the way teams are formed, the bidding of players etc. brings the intrigue value to the format.
- **The celebrities** catapult the appeal and involvement to a higher pedestal.
- **Spectacular performances** increase the energy level of the game. Since it's a short format, every player tries to show his best capabilities.
- **Interactive nature** of the format asks for consumer involvement – contests, giveaways – consumer loves it all as it gives them a feeling of being a part of the game.
- **Cheerleaders** bring that extra dash of glamor to the game. They are highly noticed, appreciated and ridiculed at the same time for making things a bit too spicy at times.



SUMMARY AND CONCLUSION

Cricket league IPL is a right mix of sports competitiveness and entertainment quotient. It has attracted audience both in live setting and in broadcast arena. Increasingly sports in general and cricket in particular has found a new stature in India with newly launched channels and upcoming leagues. It is now said that India has become a cricket obsessed nation in the last half a century. Today each and every Indian is aware of IPL. It is a made in India league with all the Bollywood masala. It's not only about sports. It's not only about commercial aspect. It's not only about the entertainment. It's a season!

IPL is each one in these aspect and more. IPL is more refreshing version of gentlemen's game. It is fast paced and full of thrills. It is what a new generation demands and needs. A 90-minute frenzy with all the element of entertainment. Music (branded tune of IPL), dance(cheerleaders) action(cricket), passion(teams), emotion(teams), glamour (provided by the owners of franchises, Bollywood stars and cheerleaders). A whirlwind ride that is now called the IPL experience.

With the help of the research, it was concluded that 20-20 format was considered as key element of IPL personality. The short and fast format ensured that viewer is hooked to it after coming from work. The mix of Bollywood and celebrity complete the entertainment landscape for the viewers. International feel that is infused with international player as a part of team mix also provide an extra edge to the event. As a cricket loving and Bollywood crazy nation IPL has become synonym with entertainment.

LIMITATIONS OF THE STUDY AND DIRECTION FOR FUTURE RESEARCH

We made an attempt in this study to understand and analyse the viewer's preference for the IPL format. Cricket formats like Test and ODI are appreciated and savoured but in fast paced world the viewer preferences are for shorter formats like 20-20. However, the study suffers from a number of limitations:

- Additional analysis could be attempted using some of the statistical tools and techniques for reinforcing the conclusion and making the study richer.
- To examine the attitude of IPL viewers towards the various forms of commercials sponsored by corporate.
- Analysis can be done on attitude of marketing managers of corporate sector towards IPL Vis-a Vis other entertainment alternatives in sports, movies and television.
- Research can be conducted to understand attitude of marketing managers of corporate sector towards IPL vis-a vis other forms of cricket (Test matches and ODI)

Despite these limitations, the study hopefully fills up an important gap in the literature on viewer's attitude towards IPL format vis-a-vis other formats. From this point of view, this study is a useful attempt.

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MOBILE PHONE USAGE AND MENTAL HEALTH OF COLLEGE STUDENTS: A LITERATURE REVIEW

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ABSTRACT

Review of studies on mobile addiction or overuse shows that as the functionality of cell phone continues to expand, addiction to this becomes an increasingly realistic possibility. Mobile phone usage is addictive and behaviour could be predominantly mandatory with elements of dependent & habitual behaviour or any other combinations. At the broadest level, study suggests that the users, who accessed their device more & for longer periods of time are aware of their addictive behaviour & in general, did not think it as problematic. But there is a significant relationship between mobile phone addiction & mental health. Addiction to a cell phone device and lack of adequate knowledge about the harmful effects due to cell phones could be the important reasons that have contributed to the increased incident of some psychological health symptoms amongst the younger college going generations. Cell phone use/texting is positively related to anxiety. Addictive people tend to feel depressed, lost, and isolated without a mobile phone. Their work and lives are sometimes disturbed by frequent calls, text messaging, Web browsing, and online chats. With the increased & improved mental health, the students' rate of cell phone addiction reduced. Cell phones have changed the way that individuals socially interact. Individuals are communicating more via text messages and cell phones than they are face-to-face, changing the social environment. Individuals have become enveloped in their cell phones and less aware of their social surroundings, missing out on possible new social interactions.

KEYWORDS

mobile phone, addiction, mental health.

JEL CODES

I19, K32.

INTRODUCTION

The current era can be known as a combination of information and communication (Babadi-Akash et al. 2014). Worldwide technology and its changes play a major role in each individual's life. The current trend of the society is to adopt every change in the field of communication technology (Goswami and Singh, 2016).

Mobile phone is one of the greatest inventions of today's world technology. Because of its convenience, the majority of people in developed as well as developing countries use mobile phones (Takao et al. 2009). A mobile phone is an ICT (Information and Communications Technology) gadget used for various purposes on a daily basis. People are increasingly using mobile phones rather than the fixed telephones. Invention of fixed telephone in 19th century was no more a wonder in 21st century when human brain invented portable "mobile phone" (Ahmed et al. 2011). Developments of the mobile phones popularly called smartphones allow users to perform activities such as sending text messages, calling, chatting, opening documents, checking e-mails, browsing internet and downloading files in a very convenient way. Smartphone technology provides immense benefits for users as they access and disseminate information rapidly (Alson and Misagal 2016). According to International Telecommunication Union (2015), in 2015, there are more than 7 billion mobile cellular subscriptions worldwide. According to Wikipedia (2016), there are 7 billion mobile phones in use against 7,324,782,000 world population i.e. 96 mobile phone connections per 100 citizens is noticed. China and India placed in 1st and 2nd ranking with 93.2 and 81.35 connections per 100 citizens respectively. According to Telecom Authority of India (2016) the number of mobile phones in use in India is 1034.25 million.

Adoption of the mobile phone by young people has become a global phenomenon. According to earlier studies, the majority of mobile users in India are aged 24 years and below and they are almost male (Krithika and Vasantha S. 2013). Study conducted by Internet & Mobile Association of India (2011) shows that more than 75% of Internet users are young men including school and college going students (Tandon Abhas and Garg Milind, 2013).

College students feel either cellphones or smartphones are an essential to survive in Today's world. Smartphone social media apps give the user the ability to check their social media sites anywhere, anytime instead of having to sit in front of their computer screen (Jesse Gayle, 2015). With constant texting, calling, listening to music, playing phone games or simply fiddling with the phone being such an integral part of their lifestyles, it is little wonder that not having it around strikes them with paranoia (Goswami and Singh, 2016).

"Mobile phone usage is not only habit-forming, it is also addictive, possibly the biggest non-drug addiction of the 21st century" (Shambare, et al. 2012). An increasing reliance on cell phones among young adults and college students may signal the evolution of cell phone use from a habit to an addiction (Roberts, et al, 2014). The process of addiction suggests a distinction between liking and wanting. In other words, the cellphone user goes from liking his/her cellphone to wanting it (Roberts et al.2014).

Based on research aimed at better understanding cellphone addiction, Shambare et al. (2012) concluded that mobile phone use can be "dependency-forming, habitual, and addictive". Importantly, cellphone addiction does not happen overnight, and, like most forms of behavioural addiction, occurs via a process (Martin et al., 2013). Addiction often begins with seemingly benign (gentle and kind) behaviour (i.e., shopping, Internet and/or cellphone use, etc.) that, via a variety of psychological, biophysical, and/or environment triggers, "can become harmful and morph into an addiction" (Grover et al., 2011).

Indian Studies which have evaluated mobile phone addiction, concluded that almost all the students have cellphones and the device is used for a greater part of the day (Acharya et al, 2013) and more than 75% of students addicted to mobile phone (Bhise et al, 2014) some of the participants meet the criteria of excessive use in terms of economic cost and amount of use, problems with parents due to excessive use, socio-occupational dysfunction, psychological withdrawal and tolerance (Nehra et al. 2012). Constant usage and addiction to cell phones has affected the people physically, psychologically, and socially. Mobile phone addiction, as a mental impairment resulting from modern technology, has come to the attention of researchers of human development, psychologists, sociologists, and education.

Mental health according to the World Health Organization is a health condition in which a person knows their own abilities, can cope with the normal stresses of life, is fruitful for the community, and is able to make decisions and collective participation. Mental health problems have been increasing among young people in

nation and around the world. Many research studies have been carried out on effects of excessive use of mobile phone on health of mobile phone users. According to earlier studies mobile phone silence as well as overuse of mobile phone can lead to or associated with anxiety, irritability, depression, sleep disturbances, insomnia and psychological distress. Research studies have also revealed that, use of communication lead to social anxiety and sleep disorders as well as it reduces social relations and the welfare of the individual due to loneliness, depression, and isolation (Babadi- Akashe et.al. 2014). To overcome the problems of mobile phone addictions and mental health, a measure to provide healthy and safe mobile phone usage is required.

OBJECTIVES OF THE STUDY

1. To review studies on Mobile Overuse or Addiction among college students.
2. To review studies on Mental Health and Mobile addiction among college students

RESEARCH METHODOLOGY OF THE STUDY

Studies conducted on Mobile Addiction and mental health among college students from 2007 to 2015 were reviewed.

LITERATURE REVIEW

The related literatures are discussed under the following headings:

- Mobile Over Use or Addiction
- Mental Health and mobile Addiction

MOBILE OVER USE OR ADDICTION

"Addictive, Dependent, Compulsive? A Study of Mobile Phone Usage" carried out by Hooper and Zhou (2007) studied 184 university students of New Zealand. The findings revealed that the vast majority of students (92%) used their mobile phones frequently. There were slightly more females (53%) than males but the two genders seemed to use their phones equally and frequently.

A pencil and paper survey was conducted at a high school in central Japan, on 1395 students (841 males & 554 females), ranging in age from 15 to 18 years old in the study conducted by Igarashi T. et.al. (2008). The results showed that with regard to personality factors and self-perception, extraversion affected perception of excessive use, whereas neuroticism contributed to increasing relationship maintenance & emotional reaction. People with high extraversion are outgoing and sociable, and hold a strong desire to communicate with peers. On the basis of these results researcher concluded that these symptoms increase in accordance to self-perception of text message dependency, rather than general personality factors. Finally, it is plausible that text message occurs unconsciously and automatically. Takao Motoharu et.al. (2009) conducted a study on addictive personality and problematic mobile phone use among students. The sample consisted of 444 students (324 males, 124 females) from several university campuses, Hiratsuka, Japan, ages ranged from 18 to 39 years. The results showed that the problematic mobile phone use was a function of gender, self-monitoring and approval motivation but not of loneliness. This research indicated that problematic mobile phone use has a close relationship with high self-monitoring and high approval motivation.

The study on mobile phone use amongst students in a University in Malaysia: its correlates and relationship to psychological health was conducted by Zulkefly & Baharudin (2009) with 209 male & 177 female students of 5 residential colleges. Results revealed that at the bivariate level those who had lower levels of self-esteem and young parents tended to use the mobile phone more often than others. Results also revealed that students who demonstrated problematic mobile phone behaviour had experience of psychological problems.

Ahmed Ishfaq et.al. (2011) with the help of the questionnaire structured on the basis of the research report of study, conducted by MACRO (Market Analysis & Consumer Research Organisation) in May 2004, carried out a study on 400 students of University of Punjab, Pakistan of age group between 18 – 26 years to know about the Mobile phone to youngsters: Necessity or Addiction 20.7% of total respondents agreed that they lost out of real world while being with their cell phone. 27% agreed that they use cell phone everywhere without considering the decorum of that place. During previous decade, number of its users has significantly increased in Pakistan.

Shambare et.al. (2012) conducted a survey to collect data from 93 students in Pretoria University, to assess the mobile phone addiction. Results on behavior aspects indicated that indeed mobile phone usage was not only habit-forming, it was also addictive in the sample. The author concluded that mobile phone addiction possibly the biggest non-drug addiction of the 21st century.

The study was carried out by Hong et.al.(2012) to assess the relationship between psychological characteristics, mobile phone addiction & use of mobile phones by Taiwanese University female students. This research found that in social extroversion, anxiety and self-esteem, there are statistically significant relationships. Results also showed that, the students with low self-esteem had higher levels of mobile phone addiction & mobile phone usage

In a study Tessa (2014) conducted survey and field observations to know Students' Cell Phone Addiction and Their Opinions. Students of University of America, between the ages of 18 and 22 were the sample of the study. Students reported feeling disconnected (77.4%), naked (25.8%) and stressed (25.8%) when they didn't carry their cell phones. All most all students (98.5%) believe that young adults look for self-gratification and acceptance from their peers through social media, which is constantly available through cell phones. In conclusion author said people tend to feel much more comfortable behind the screen of a cell phone than in the presence of another person. This is where people lose the ability to face difficult issues and have vocal confrontations with one another.

Tossell et.al. (2015) in the study "Exploring Smartphone addiction: Insights from long-term telemetric behavioural measures", applied a quasi-experimental approach using naturalistic & longitudinal usage data, collected over a one-year period. Results showed that more than half of the users self-reported (62%) an addiction to their iPhone to at least some degree. At the broadest level, this study indicated that the users, who accessed their device more & for longer periods of time were aware of their addictive behaviour & in general, did not think it as problematic.

MENTAL HEALTH & MOBILE ADDICTION

The purpose of the study carried out by Leung (2007), was to identify addiction symptoms that are uniquely associated with mobile phone use among adolescents in Hong Kong, to examine how demographics and psychological attributes (such as leisure boredom, sensation seeking, and self-esteem) of individuals are related to the addiction symptoms and to explore how these attributes, mobile phone addiction symptoms, and social capital can predict improper use of the mobile phone. Results revealed that the higher one scored on leisure boredom and sensation seeking, the higher the likelihood one was addicted. Conversely, subjects who scored high on self-esteem demonstrated less of such tendency. The subjects who scored low on self-esteem but high on sensation seeking reported the most improper use of the mobile phone (especially in snapping pictures stealthily when nobody notices).

Thomee et.al. (2010) conducted a qualitative study on perceived connections between ICT use and mental health symptoms among young adults. The results revealed that mobile phone usage could lead to high quantitative use, including interruptions of work, sleep, increasing irritability due to ringing signals, and a feeling of being busy. This study concludes high quantity of use due to demands and expectations for availability at all time was a central area of concern.

In a prospective cohort study Thomee et al. (2011), in Sweden have taken 10000 men and 10000 women of 20-24 years old for baseline data collection to understand the mobile phone use & stress, sleep disturbances and symptoms of depression among young adults. After one year 1455 men and 2701 women a total of 4156 respondents consisted the study group for cohort follow up. Prospective analysis indicated that high frequency of mobile phone use could be a risk factor for developing sleep disturbances in the men and symptoms of depression in both men and women at 1 year follow up. The risk for reporting mental health symptoms at follow up was greatest among those who had reported that they perceived the accessibility via mobile phone to be stressful. Study concluded that Public health prevention strategies focusing on attitudes could include information and advice, helping young adults to set limits for their own and others' accessibility by mobile phone.

Acharya et.al (2013), conducted a study on some psychological health Effects of cell phone usage amongst college going students. Results revealed that Almost 52% (227) of the students carped about and attributed frequent attacks of headache to their continued usage of mobile devices. Again, 224 i.e. more than half the

subjects (50.8%) admitted that they got irritated or angry over things told to them on the cell or by the end of the day by which time they had used their cell for prolonged duration.

Subba et.al.(2013) conducted a cross-sectional study to understand rinxiety and the mobile usage pattern among the students of a medical college in South India. Results revealed that, 264 had one phone and 71 had 2 or more phones. More percentage of males (51.8%) than females (48.2%) experienced rinxiety. The sample that had experienced rinxiety was significantly more likely to be using mobile phones in their classrooms, libraries and at the time of eating than their counterparts. It also reported high stress levels in case of a loss of connectivity.

Ezoe and Toda, (2013), conducted a study on relationships of loneliness and mobile phone dependence with internet addiction among Japanese medical students. Results of multivariate logistic regression analysis indicated that loneliness and mobile phone dependence were positively related to degree of addiction. Findings suggested that internet addiction was associated with loneliness and mobile phone dependence in Japanese students.

Sahin et.al. (2013) conducted a cross sectional study to evaluate the level of mobile phone addiction and sleep quality among Sakarya University students in Pakistan. There was no significant difference between males and females with regard to mobile phone addiction level. However, the mobile phone addiction was found to be significantly higher among the students with poor family income. The study also revealed that when mobile phone addiction level increases the sleep quality deteriorates significantly and also for those whose duration of daily mobile phone use is above 5 hours.

Akashe et.al.(2014) taken up a study to know the relationship between Mental Health and Addiction to Mobile phones among University students of Shahrekord, Iran. The results with regard to mental health showed that with confidence there was a significant negative relationship between mental health and general behavior of addiction to mobile phones. This means that as the rate of mobile addiction becomes less, the students' mental health increases or with the increased & improved mental health, the students' rate of cell phone addiction reduced.

In a cross sectional study Lepp et.al. (2014), have taken 536 undergraduate college students from Midwestern US public university to understand the relationship between cell phone use, academic performance, anxiety and satisfaction with life in college students. The results showed that cell phone use/texting was negatively related to Grade Point Average (GPA) and positively related to anxiety; in turn,

With the objective to measure the mobile phone addiction, loneliness and relationship between mobile phone addiction and loneliness among teenagers, Bhardwaj and Ashok (2015) conducted a study on randomly selected 100(50 boys, 50 girls) teenagers of Mumbai city in Maharashtra. Results showed that that there was no significant gender difference associated with mobile phone addiction, it is indicative that in a changing scenario societal norms are changing so boys and girls are equally using mobiles and social networking. The correlation score between mobile phone addiction and loneliness is.554 and it is significant at 0.01 level (2 tailed). This indicated that the correlation between mobile phone addiction and loneliness was positive, showing higher the level of loneliness greater the mobile phone addiction among college students.

CONCLUSION

Studies on mobile addiction or overuse shows that as the functionality of cell phone continues to expand, addiction to this becomes an increasingly realistic possibility. Mobile phone usage is addictive and behaviour could be predominantly mandatory with elements of dependent & habitual behaviour or any other combinations. At the broadest level, study suggests that the users, who accessed their device more & for longer periods of time are aware of their addictive behaviour & in general, did not think it as problematic. But there is a significant relationship between mobile phone addiction & mental health. Addiction to a cell phone device and lack of adequate knowledge about the harmful effects due to cell phones could be the important reasons that have contributed to the increased incident of some psychological health symptoms amongst the younger college going generations. Cell phone use/texting is positively related to anxiety. Addictive people tend to feel depressed, lost, and isolated without a mobile phone. Their work and lives are sometimes disturbed by frequent calls, text messaging, Web browsing, and online chats. With the increased & improved mental health, the students' rate of cell phone addiction reduced.

Cell phones have changed the way that individuals socially interact. Individuals are communicating more via text messages and cell phones than they are face-to-face, changing the social environment. Individuals have become enveloped in their cell phones and less aware of their social surroundings, missing out on possible new social interactions.

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A STUDY ON DIGITAL ENVIRONMENT: MODES OF DIGITAL PAYMENT IN INDIA

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ABSTRACT

A Digital environment defines an economic state whereby financial payments are not discharged with money in the mode of physical coins or banknotes, but rather through the shift of digital information between the transacting parties. A Digital environment is an economic system in which there is less or very less flow of cash in a society and goods and services are bought and paid through cashless mode. A Digital economy is an environment in which payments are made by cheques, debit cards, credit cards or direct transfer from one account to another or one person to another etc. The Government and the Reserve Bank of India (RBI) are pushing several efforts into society to decrease the use of cash in the economic transaction by promoting the cashless payment devices including prepaid instruments and cards. RBI's effort to encourage these new kinds of payment and settlement facilities aims to achieve the goal of a 'cashless' society. With less cash in hand and an unbounded masticate in sight; most people are highly attracted towards cashless transactions. Digital payments bring in recondition transparency, scalability, and accountability. The new idea will impel more dealers to accept digital money. Up until that time, it was assumed that money and payment systems had been invented and imposed by the state. Money is a social phenomenon, with its roots in the barter economy; payment systems evolved out of the barter economy-and empowered buyers and sellers-with the development of money as a medium of exchange. Cash may no longer be a leader. There are many types and modes of digital payments. The paper having objective that presenting various modes of digital payments like mobile wallets, debit/credit cards, internet banking, mobile banking, digital payment apps, Unified Payments Interface (UPI) service, Bank prepaid cards, etc.

KEYWORDS

digital environment, mode of digital transactions, mobile wallets, debit card, credit card.

JEL CODES

G20, G21, G29.

1. INTRODUCTION

A Digital Environment is an environment in which all modes of payments are carried out through digital means. The circulation of physical currency is nominal. India practices numerous cash transaction. A cashless environment is a structure in which payments are not done predominantly in exchange for physical cash. This does not refer to a complete absence of cash transactions in the economic settings but one in which the amount of cash-based payments is retained to the lowest level. An e-payment system or a cashless economy or environment is a circumstance where there is a bit or very less cash flow in a particular society, meaning thereby; transactions will be made by e-channels like debit cards, internet banking, multi-functional ATMs, mobile payments, and electronic funds transfer internet banking. A cashless environment doesn't mean a deficiency of cash rather it stipulates a culture of people arranging transactions digitally. In a current economy, money moves electronically. Hence the scatter of e-payment culture along with the extension of infrastructure facilities is required to reach the goal. On November 8, 2016, the eminent Prime minister of India demonetized the two effective denomination notes of INR 500 and INR 1000, bring to an end to be legal tender with rapid effect except for few described reasons. The whole nation was shocked with such huge cash circulation being rendered invalid with just one announcement.

In recent RBI reveal its document on "PAYMENTS AND SETTLEMENT SYSTEMS IN INDIA: VISION 2018" focused at making India a cashless economy. Further, our Prime Minister is working tremendously positive towards his move of Digitization (DIGITAL INDIA). If these two moves (Demonetization and Digitization) reach its goal, then India will become a Cashless Economy. The development of money is not dependent solely on objective characteristics. Subjective valuations play a critical role. Eventually consumers define what form of money is most desirable-people merely substitute cheaper and more suitable forms of money for expensive and unsuitable forms. It is finally through this substitution in use that new money forms implant themselves in the marketplace.

2. OBJECTIVES OF THE STUDY

The objective of the paper is to study the aspect of the Digital environment and analyzing it in Indian circumstances, as part of encouraging cashless idea and converting India into a less-cash or digital means environment, various modes of digital payments are available such as ATM, Banking Cards, NEFT, RTGS, Mobile Banking, Digital Wallets etc.

3. METHODOLOGY

The paper is presented based on the secondary data. Research done on previously published research papers, articles, journals, books, magazines, newspapers, and internet regarding the digital environment and kinds of digital payment or E-payments in India, concept and analysis is ended based on such secondary data research and conclusion.

4. THE CONCEPTS**DIGITAL PAYMENT REQUIREMENTS****TABLE 1: DIGITAL PAYMENT REQUIREMENT CRITERIA**

CRITERIA	NEED FOR CRITERIA
Acceptability	Payment foundation should be generally acknowledged.
Anonymity	Character of the clients ought to be ensured.
Convertibility	Digital cash ought to be convertible to any fund.
Efficiency	Cost per transaction ought to be close to zero
Integration	Interfaces ought to be made to help the current framework.
Scalability	Framework ought not breakdown if new clients and merchants join.
Security	Ought to permit monetary exchanges over open systems.
Reliability	Ought to maintain a strategic distance from single purposes of disappointment.
Usability	Installment ought to be as simple as in reality.

E-PAYMENTS IN INDIA

India's payment device is evolving to assist e-payments in tandem with paper-based payments after the Reserve Bank of India started out promoting automation in the banking enterprise in the 1990s. The RBI at first set up an electronic clearing carrier (ECS) to clear low-value, large-volume payments such as direct credit

and debits inside 4 days, and this force succeeded regardless of the various automation tiers of India's banks. Just recently, the RBI additionally built out the national EFT device for an exclusive EFT (SEFT) device to act as a key element of India's e-payment device and to resolve last-mile connectivity problems between entities, in accordance to FinancialAsia.com. Payment structures such as ECS and SEFT will in flip promote credit and debit card use in India, while the issuance of chip-based payment cards is anticipated to take off quickly. Once the RBI rolls out its real-time gross settlement system (RTGS), India's banks and corporations will be a higher capacity to use the Internet to understand the value of e-payments to their operations. For larger automation in India's payment system, the RBI has also linked clearing houses by using INFINET (Indian Financial Network, a telecom network), set up a centralized cash management device (CFMS), and centralized the payments and settlement systems. While India is not going to obtain a national e-payment infrastructure in the instant future, According to FinanceAsia.com, "banks that do not invest or are unable to improve their technology will be at a massive disadvantage". New e-payment systems will allow banks to provide their customers' value-added services and guide the propagation of e-payments to their suppliers. Banks doing so optimize the management of their funds and enhance their productivity, while firms improve their receivables administration for larger payments efficiency, reduced operating expenses, and higher threat management. India's payments market is still dominated by cash and cheques, however, almost each and every bank issues credit cards, with MasterCard being the stated chief in phrases of market penetration. Merchant and customer use of credit cards in India has been confined both by government laws requiring credit cardholders to lodge a tax return and by way of the anonymity of cash, which does not depart audit trails. Credit card issuers are alternatively on standby to tap an extended market for credit cards that is anticipated to result from a sturdy boom in India's economy, which is, in turn, boosting average family incomes and demand for credit cards.

MERITS AND DEMERITS OF GOING DIGITAL ENVIRONMENT

TABLE 2: ADVANTAGES AND DISADVANTAGES

ADVANTAGES	DISADVANTAGES
Convenience to use	Higher risk of identity theft
Discounts	Losing phone
Easy Tracking spends (Expenditure)	Difficult for tech-unsavvy
Budget discipline	Overspending

MODES OF DIGITAL TRANSACTIONS

- Practical Implementation for moving on path of going cashless:
- ATM
- Credit Cards
- Debit Cards
- Internet Banking
- NEFT and RTGS
- Point of sale
- Mobile Banking
- Mobile Wallets

AUTOMATED TELLER MACHINE (ATM)

ATM is designed to perform the most essential characteristic of bank. It is operated through plastic card with its special features. The plastic card is changing cheque, private attendance of the customer, banking hour's restrictions and paper primarily based verification. ATM itself can furnish records about clients account and also obtain directions from customers— ATM cardholders. An ATM is an Electronic Fund Transfer terminal capable of dealing with money deposits, switch between accounts, balance enquiries, cash withdrawals and pay bills. The on-line ATM allows the client to avail banking facilities from anywhere. In off-line the Internet banking (or E-banking) means any consumer with a private pc and a browser can get connected to his bank -s internet site to operate any of the digital banking functions. In internet banking device the bank has a centralized database that is web-enabled. All the offerings that the bank has authorized on the net are displayed in menu. Any service can be chosen and in addition interplay is dictated by using the nature of service. The traditional branch model of bank is now giving place to a choice delivery channels with ATM network. Once the branch offices of bank are interconnected via terrestrial or satellite links, there would be no physical uniqueness for any branch.

CREDIT CARDS

The Credit Card holder is empowered to spend at any area and each time he needs with his Credit Card inner the limits constant through means of his bank. Credit Card is a postpaid card. Every time a man or lady makes use of this card, the Internet Banking residence receives money transferred to its account from the bank of the buyer. The buyer's account is debited with the genuine amount of purchases. Without a doubt, the primary means of fee used and initiated by way of the Internet for customer transactions till date is the credit card. Credit cards have proved famous for a range of motives as the following:

- The device is acquainted with customers and was broadly used earlier than the introduction of e-commerce, consequently bolstering the users' confidence.
- Transaction charges are hidden from customers (i.e. essentially met via sellers, and passed on to all customers, no longer just credit card users).
- Payment is easy anywhere and in any currency, thus matching the world reach of the Internet.
- The credit-issuing enterprise shares the transaction risk; supporting overcome consumers' concern and reluctance to purchase goods they have no longer certainly seen, from dealers they do not recognize (in the physical world this feature was essential because it enabled sellers to take payment from consumers they do not know; on-line this trust relationship is wished in each direction).

In January 2018, according to Reserve Bank of India usage analysis between January 2017 and January 2018, the number of credit cards increased to around 36.24 million, with 0.7 million new cardholders, India added some 7.39 million credit cards. The number of transaction using credit cards for the 12 month period ending January 2018 was grown up by 9.4%; the total number of transactions through credit cards was 129.8 million. Total amount transacted in January 2018, through credit cards increased by 27%, Rs. 41,437 cr. were transacted in 12 month period. An indication of the amount people are ready to spend in one transaction – which is Avg. amount, transacted per transaction using credit cards increased 15.8% between January 2017 and January 2018.

DEBIT CARDS

An individual has to open an account with the issuing bank which offers a debit card with a Personal Identification Number (PIN). When he makes a purchase, he enters his PIN on shops PIN pad. When the card is slurped through the digital terminal, it dials the acquiring bank system—either Master Card or VISA that validates the PIN and finds out from the issuing banks whether to obtain or decline the transactions. The customer can in no way overspend due to the reality the machine rejects any transaction which exceeds the balance in his account. The bank by no means faces a default due to the reality the amount spent is debited straight away from the customer's account. Nowadays, as the online banking system continues to acquire acceptance and plenty of improvement, many buyers are taking benefit of the device and are transferring from the use of money and cheques to debit cards. Basically, a debit card is a plastic card issued to customers by banks and debit card companies. It permits the cardholder to buy products or services immediately from their savings account that comes from checking machines. Funds used are prepaid and exists in the bank account prior to any transaction made using the card. Debit cards, which are additionally recognized as a bank card or check card, are extensive when making purchases or while traveling. Having debit cards on hand means that customers do not have to carry large quantities of money in their pockets since several businesses accept these cards as a mode of payment. Almost all shops like shopping centers, restaurants, hotels, airlines, and malls have made their Point-of-Sale terminals successful of receiving payment from prepaid cards. For a customer, it is simpler to swipe than to count cash and coins. Also, net consumers who purchase items online use debit cards too. Usually, organizations who sell via the web and deliver through mail only accept debit or credit cards for fees. Further, for people who pay their payments through an automatic teller machine (ATM), a debit card is vital. By simply inserting the card

in the machine and pressing the quantity to be paid, the payee saves time and effort in contrast to falling in line to pay to the teller the remaining amount of money can be checked online or cell phone. Another significance of debit cards is that they are used to withdraw money from ATMs.

In January 2018, according to Reserve Bank of India the number of debit cards increased to around 846 million, with 4 million new cardholders, between January 2017 and January 2018, India added some 28 million debit cards. The number of transaction using debit cards for the 12 month period ending January 2018 was declined by 9.1%; the total number of transactions through debit cards was 298.6 million. Total amount transacted in January through debit cards decreased by 17%, Rs. 40,761 cr. were transacted in 12 month period. An indication of the amount people are ready to spend in one transaction – which is Avg. amount, transacted per transaction using debit cards decreased 8% between January 2017 and January 2018.

INTERNET BANKING

Handling payments is an expensive system that has been a central phase of bank business for the past century. However, it is now being modified via technological developments, and in particular, the Internet. The importance of the payment feature lies in the reality that it ought to inspire convergence between sectors with disparate goals because payment structures are the frequent denominator of all e-commerce transactions. Conceptually, the alternative means of payment on hand for e-commerce may be categorized as both electronic money (e-money) or electronic access Products. The distinction between them is that whereas digital access products basically Provide Internet access to traditional products (credit card payments, bank transfers, and the like), e-money is a new concept, and in specific is viewed to be “private cash not relying on central bank reserves.” Consolidated strategies of payment used for distance selling frequently at the national level, such as cheque, cash-on-delivery, and credit-transfer mechanisms, have confirmed convenient to adapt to digital transactions. The credit card device has to date been the usual payments instrument for goods ordered over the Internet. This is despite security worries and relatively greater transaction cost. Nevertheless, the lack of a broadly accepted e-payment device is not regarded to be an essential barrier for the gearing up of e-commerce. The most essential factors are surely user trust and user confidence. E-payment systems are turning into central to e-commerce as companies appear for approaches to serve customers quicker and at a lower cost. Those historical merchants confronted a number of obstacles, such as conflicting local laws and customs concerning commercial practices, and incompatible and nonconvertible currencies that limited trade. To avoid some of these problems, merchants invented various types of payment instruments, such as promissory notes, bills of exchange, gold coins, and barter. We are on the verge of a similar kind of improvement today with regard to e-payment systems.

ONLINE TRANSFER – NEFT OR RTGS

Another simplest system for the cashless payment is an online transfer of money using NEFT or RTGS. Internet banking facility is needed in order to do an online money transfer. Comparatively online payment using RTGS or NEFT is faster than DD or cheque. Using internet facility online transfer can be done from anywhere in the world.

NEFT is a nation-wide used cashless payment method enabling one-to-one funds handover. NEFT functions in hourly batches -there are 12 clearances from 8 am to 7 pm on week days (Monday through Friday) and from 8 am to 1 pm on Saturdays.

RTGS is defined as the real-time settlement of funds remittance. The RTGS system is mainly meant for huge valued payments. The lowest sum to be paid through RTGS is 2 lakh.

POINT OF SALE (POS)

Point of sale (POS) refers to the physical location at that merchandise or services are purchased and dealing information is captured through electronic money registers or different electronic devices like magnetic card readers, optical and code scanners or some combination of those. The point of sale (or POS) in retail industries uses a software system moreover as hardware, and this could embrace a manual or electronic register, scanners, advisement scales, bit screen terminals, and a good kind of alternative software system or hardware. An example of a degree of sale in a very ancient brick and mortar store is that the scale won't to weigh merchandise in a very ancient grocery or confectionery.

MOBILE BANKING

Mobile banking is a facility given by a bank or different financial institution that permits its customers to do monetary transactions remotely employing a mobile device like a smartphone or tablet. Unlike the related internet banking it uses software, typically known as an App or Mobile Application, provided by the financial institution for the aim. Mobile banking is typically accessible on a 24/7 hour basis. Some financial institutions have constraints on which accounts may be accessed through mobile banking, additionally as a limit on the quantity which will be transacted. Mobile banking could embrace following features like getting account balances and lists of recent transactions, electronic bill payments (Recharge, Gas and Electronic Bill etc.), and money transfers between a customer's or another's accounts.

DIGITAL WALLETS OR MOBILE WALLETS

The modern cashless transaction system is a mobile wallet. No need to carry a credit card, debit card or internet banking password for making transaction. Using IMPS just add cash in the wallet and use it on when it required. Mobile Wallets are created using mobile wallet applications by downloading from Google play store. Mobile Wallets are like PayTM, Freecharge, Mobiwik etc. Using these wallets, people can do the online and offline payment to merchant registered with the mobile wallet service provider. Lacks of users in India are doing their daily payments from small to big amount through essential wallets – as they are benefited with discounts on purchase provided by the mobile wallet service provider.

Type of M- Wallets in India

As claimed by to RBI, there are three forms of mobile wallets –

- Closed wallets
- Semi-close
- Open wallets

CLOSED MOBILE WALLET

Closed mobile wallets are handled only for goods and services for that specific company and it doesn't provide services like cash withdrawal or redemption. MakeMyTrip, Jabong, etc. are best examples for closed wallets. In case of any cancellation or to return product your registered MakeMyTrip or Jabong In these wallets accounts credited with the refund amount in case of any cancellation of an order. But this amount can only use with that merchant itself.

SEMI-CLOSED WALLET

Semi-closed wallets are those wallets which don't permit to redeem or withdraw similar like closed wallets. But there is a permission to redeem wallet in listed merchants who have a contract with Wallet Company to receive payment. Paytm, freecharge, MobiKwik, PhonPe etc. are examples of semi-closed e-wallets.

OPEN WALLETS

Open Wallets means the wallets that allow users to redeem plus withdraw cash. Vodafone Powered M-Pesa, Airtel powered by airtel Payment Bank is the perfect example.

UPI APPS

UPI is a mobile payment system is the most popular wallet which allows users to do miscellaneous financial payments on a user's smartphone. UPI permits its users to send or receive money using virtual payment address (VPA) without typing bank information. Merchants can accept payments using UPI by enrolling with banks. UPI payments feature is allowed in various popular mobile wallets like PayTM, FreeCharge etc.

As per NPCI data in the month between July and August 2018 UPI payments noticed an increase of 32% in the total transaction, In August 2018, amounting to Rs 54,212.26 cr were carried out on total of 312.02 million transactions, compared with Rs 45,845.64 crore were carried out on total 235.7 million transactions in the month of July.

HERE ARE THE MOST TRENDING MOBILE WALLETS COMPANIES OF INDIA

PAYTM

Paytm is one of the most favored mobile wallets in India. Online payment platform for a secure transaction is a unique feature of this wallet. Mr. Vijay Shekhar Sharma is the founder of Paytm in India. Paytm application is user-friendly and easy to download and use. Paytm is available for both Android & iOS platforms. The application is freely available in Google Play store, just download, Sign-up and load money in your Paytm wallet that's it. Now digital money is ready to make

payment for any online or offline shopping. The wallet is also used for e-commerce transactions like mobile recharge, DTH recharge, Electronics bill payments, transferring money and much more. Other than the mobile wallet, Paytm is online shopping too; more than 3 million products are available to shop.

As per the report of Economic Times, Paytm claims that Unified Payments Interface (UPI) is accepted by over 5 million offline merchants. 9 million offline merchants are total base of Paytm. Subsequently, Paytm also claimed that offline payments on its UPI platform took place for more than 40% of its whole UPI payments.

Oxigen WALLETS

Oxigen Wallet is powered by Oxigen Services India Private Ltd. and popular in the online shop for all online and offline payment transactions. This wallet Founded in 2004 and founder is Mr. Parmod Saxena in contract with Blue Label Telecom. Oxigen runs with technology upgrade and secured wallet with most significant payment Solution Company in India. This wallet makes users feel safe and secure with the transaction as every time six-digit one-time password (OTP) sends to the registered mobile number. This wallet already approved by RBI and united with NPCI – for instant money transfer. Oxigen wallet permits users to send money to bank account from mobile wallet. It enveloped almost all major banks in India. Upgrade the wallet balance or space from Rs.10,000 to Rs.50,000 as being use of KYC (Know Your Client). Oxigen wallet application is exclusively available for Android Users.

MOBIKWIK WALLETS

MobiKwik Wallets is another leading mobile wallet in India powered by MobiKwik Systems Private Limited. This wallet is founded in 2009. The founder & CEO of MobiKwik is Bipin Preet Singh and he contributed it to bringing Digital transaction in India. The company headquarter located in Gurgaon. This m-wallet already has the user base over 40 million. This mobile wallet permits users to add money using a debit card, credit card, net banking & door to door cash collection services. This wallet is popular to Make payment for the electricity bill, shop online, recharge your mobile, and get the discount on various deals and it is very easy to use with 24*7 customer support for its users and payment mode is 100% secure and safe.

PAYUMONEY

PayUMoney is powered by PayUMoney mobile wallet service in India. It is the safe and secure stage for making online payment all over India. This wallet permits its users to make the online transaction via credit cards, debit cards, net banking, etc. This mobile wallet is popular among users by giving rewards point on every transaction that can be used also. The good thing about this e-wallet, it gives PayUMoney Buyer Protection which promises that the bought goods reach your door.

FREECHARGE

Freecharge Wallets is another leading mobile wallet in India with over 20 millions of registered users. This mobile wallet is fruitfully giving the mobile payment (M-payment) solution in India. Freecharge founded in 2010 and founded by Kunal Shah and Sandeep Tandon. It does headquarter located in Mumbai. Jason Kothari is present CEO of the MobiKwik. This wallet becomes the most popular app among youth, which permits users to make postpaid, prepaid, DTH and many bill payment and more in a few clicks. Freecharge added one unique special feature in the app from where the user can donate money to the registered NGO's. Rest features are similar to other m-wallets.

GOOGLE PAY

Google Pay (formerly Google Tez) is an on-line payment app that presents customers with a choice to send or obtain cash over Unified Payments Interface (UPI). Unlike regular payment transfer system like RTGS and NEFT, UPI makes it simpler to send or obtain cash directly from or to a financial institution or Bank account in real time; it's simple like a text message. It's easy to set up Google Pay in android phone, Download application from Google Play store, add a bank account and send or obtain cash over UPI.

As per report, Google Pay has 25 million monthly active users and 1.2 million businesses on the platform in India. Company also publicized that since the commencement of operation it has managed over 860 million transactions.

PHONEPE

PhonePe is monetary technology company headquarter located in Bangalore, India. It had been founded in Dec, 2015. It provides an online payment system supported Unified Payments Interface (UPI) that could be a new system in electronic funds transfer launched by National Payments Corporation of India (NPCI). It's licensed by the Reserve Bank of India (RBI) for issuing and operation of a Semi Closed prepaid Payment system. PhonePe received their license to work on 26th August, 2014 and commenced its operations in Dec, 2015. However, in April 2016, the corporate was acquired by Flipkart. Flipkart's vice chairman in Marketing-Sameer Nigam was appointed as their new chief executive officer. In August 2016, the company joined with yes Bank to start a UPI-based mobile payment app, reinforced the government-backed UPI platform. On 14th January, 2017, ICICI bank blocked PhonePe transactions, citing the explanations that it failed to meet the NPCI guidelines. Initially, on 19th January, 2017, NPCI instructed ICICI to permit UPI transactions via PhonePe. Throughout this era, Airtel too blocked PhonePe transactions on its platforms. A day later, on 20th January, 2017, NPCI renounced the previous directions citing the reason that PhonePe so profaned the UPI norms. After this, PhonePe closed its operations on Flipkart's web site, to align itself with the terms expressed within the updated finding from NPCI. By February, 2017, PhonePe resolved the problems with ICICI.

As per report over 2 million transactions processed in offline organized outlets in August 2018 using PhonePe and aimed to raise this number to 10 million by December. According to the company, in the last 6 months there is 20x raise in payment transactions. In July, PhonePe claimed 40% share of market became the major UPI-based wallet in the country. In the month of July 2018 Unified Payments Interface (UPI) has stated 235.6 million transactions, out of which, PhonePe had majored over 100 million monthly transactions.

STATE BANK BUDDY

State Bank Buddy is mobile e-wallet app can be used to send money to new and registered customers. This wallet is owned by State bank of India (SBI) named SBI Buddy in August 2016 to promote cashless payments. This e-wallet is useful for online shopping, to book movies, flights and hotels etc. It additionally has elements like reminders to settle dues, recharge and any other payments instantly. This wallet app is accessible in 13 languages and permits customers to set reminders for money transfers and clearing dues. The SBI Buddy app is handy in Google Play Store and Apple App Store. The mobile wallet customers in India are predicted to grow from the present day 200-250 million to around 500 million in the subsequent couple of years. Cab rental offerings like Uber and Ola enable their clients to pay on-line by using mobile wallets. Most digital wallets provide some discount or cashback for on-line payment.

BHIM APP

Bharat Interface for Money (BHIM) is a mobile app developed via National Payments Corporation of India (NPCI), primarily based on the Unified Payment Interface (UPI). As on 30 December 2016, Prime Minister Narendra Modi launched, at Digi Dhan mela at Talkatora Stadium. This application named after B. R. Ambedkar and is meant to facilitate e-payments directly through banks as section of the 2016 Indian banknote demonetisation and force towards cashless transactions. This application supports all Indian banks which use that stage, which is built over the Immediate Payment Service infrastructure and lets in the user to rapidly send cash between bank accounts of any two parties. It can be used on all mobile devices.

5. ANALYSIS OF DIGITAL ENVIRONMENT IN INDIA POST DEMONETIZATION

At present people are again to their historical ways after Demonetization. Cash rules the roost though mobile wallets are modern tool for fancy transaction. Nearly 95 percentages of transactions are executed through cash and cheque books, in accordance to an Economic Times report; only 5 percentages are done via the digital or cashless mode.

As per RBI report in April 2018, Cash payments from ATMs rose 22 per cent to Rs 2.6 lakh crore. Around 759 million of time debit cards were used at ATMs across the nation, which is 26 per cent growth compared from 561 million in Nov 2016.

The report says, "Short penetration of point of sales (PoS) stations or card swipe machines and apprehensions over safety make debit cards less smart. So, there are only 2.5 million PoS machines for 700 million debit cards usage, which are focused only in massive metros." Compared to pre-demonetization time growth rate of debit card usage at PoS has fallen. The value of Total Debit card point of sales transaction, actual debit card transaction data for January 2018 (around Rs.40,000cr). In the case of credit card, post demonetization the growth rate of credit card usage has raised furiously. Demonetization is foundation to rise in the

use of credit card, now cash flow is no more obstacles for growth credit card use. Total value of credit card transaction, actual data point for January 2018 (around Rs.36,000cr).

Prepaid payment instruments shown interesting pattern of growth in post demonetization. There was an initial rise in usage of wallets associated with demonetization, followed by a reasonable fall in mid-2017 as cash returned to the economy. And then, second boost which has put mobile wallet payments again shown raising trend. Total value of mobile transaction, actual data point for January 2018 (around Rs.15,000cr). In December 2017, the Union Cabinet had given up the Merchant Discount Rate (MDR) on all debit cards, BHIM and UPI transactions up to Rs.2000. Starting from January 1, 2018, the Government had added that it will refund the banks for a period of two years. In April 2017, according to NITI Aayog data the total Volume of Digital Payments touched about 1.9 billion, 37% growth registered as compared to 1.4 billion in April 2016.

6. CONCLUSION

Most people are racing towards cashless payments, perhaps limited cash in hand and indefinite munches in sight. Digital payments bring in good liquidity, scalability, and accountability. The new step will encourage more merchants to accept e-cash or digital money. Digital payments are enveloped with a bunch of benefits such as Real-time domestic fund transfer, 24 X 7 availability, Simple, fast and easy to use, Fast, Inexpensive and Safe and secure. Cashless modes are more convenient and easy for payments and are more secure compared to making payments involving cash withdrawal. A cashless society is phases of modernization, development and the payment system; it encourages transparency and accountability, minimizes payment or transaction costs and reduces the dimension of the grey or informal economy. It helps business people to strengthen their customer base and resource pool, far beyond the boundaries of their instant geographic location. Cashless payments are environment-friendly as no tree will be cut for printing paper money. No physical cash no corruption. A cashless environment is safe, it is clean. This is our duty take India towards an increasingly "digital environment". Despite the government's drive for digital payment, there seems to be slow consciousness of e-payment ideas in rural regions. People are still afraid to make payments through e-payment methods in Tier-II and Tier-III cities.

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QUALITIES OF MOST PREFERRED ONLINE SHOPPING PORTALS BY ONLINE CUSTOMERS**M.RAMYA****Ph. D. RESEARCH SCHOLAR (PART TIME)****MADURAI KAMARAJ UNIVERSITY****MADURAI****ABSTRACT**

The online shopping trends around the world spread fast. Most of the companies are running their portals to sell their products/services online. Internet users who are the potential online customers are expected to reach 600 million by 2020. Increased proliferation of smartphones, lower cost of connectivity and improved quality and expanded reach in lower cities and rural areas due to improved network infrastructure would boost online shopping in the days to come. The preference of famous websites like Amazon.in, Flipkart.com, Snapdeal.com, E-bay.in, Myntra.com and others by customers differ in its level based on its security, appearance speed in downloading the pages, navigation friendly and other characteristics of the portals. It is, therefore, worth investigating that what are the popular online portals are preferred by customers and their qualities most considered by the customers while preferring such portals. This information would rightly help the e-marketers to improve the ability of their e-shopping sites in attracting, adding and retaining online customers in their fold.

KEYWORDS

online shopping portals, qualities of portals.

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INTRODUCTION

The online shopping trends around the world spread fast. Most of the companies are running their portals to sell their products/services online. According to Ajay Kaul, CEO of Jubilant, the Indian consumer is on the digitization cycle, it is irreversible. It is causing habit changes which are undiscovered and will provide multiple opportunities to engage with. Internet users who are the potential online customers are expected to reach 600 million by 2020. Increased proliferation of smartphones, lower cost of connectivity and improved quality and expanded reach in lower cities and rural areas due to improved network infrastructure would boost online shopping in the days to come. The Boston Consulting Group (BCG) reported that Indian e-commerce market was only around \$16-17 billion in 2014 but it is likely to reach \$60-70 billion by 2019. The growth of online shopping is though driven more by demand side factors some supply side factors like qualities of e-shopping websites play a crucial role in attracting and enhancing online customer base. The preference of famous websites like Amazon.in, Flipkart.com, Snapdeal.com, E-bay.in, Myntra.com and others by customers differ in its level based on its security, appearance speed in downloading the pages, navigation friendly and other characteristics of the portals. Almost all prominent retail chains and franchises have opted to make their presence by openings their 'gateways' on the world wide web and selling their products. The success of online portals has been tremendous as every brand of today desires to merge with these online portals and destined to achieve manifold increase in online sales leading to lesser footfalls at all formats of physical stores. It is, therefore, worth investigating that what are the popular online portals are preferred by customers and their qualities most considered by the customers while preferring such portals. This information would rightly help the e-marketers to improve the ability of their e-shopping sites in attracting, adding and retaining online customers to their fold.

REVIEW OF LITERATURE

Adrita & Goswami (2013) were of the opinion that online marketers had to offer attractive schemes on daily basis to attract online buyers. According to Ruchi Nayyar (2010) the website factors which influence online consumers were web design, fulfillment/reliability, privacy/security and customer service. Gao (2012) found that online seekers are main source of online shopping. They always want to seek information within few clicks and reach the most relevant information according to their requirements such as competitive brands, best price offers, product specification and consumers word-of-mouth. According to Pawan kumar (2012) E-shopping websites should primarily possess 13 major characteristics to attract online customers, which are security, appearance adequate information about products, speed in down loading the pages, navigation friendly, search option\search engine, hyper links to other information, information on member facilities, history and profile of company, ability to provide information in limited pages, option for providing feed back, visitor statistics and availability of interactive online activities.

According to a survey the top ten online portals in India are Amazon.in, Flipkart.com, Snapdeal.com, Paytm.com, Ebay.in, Jabong.com, Myntra.com, Shopclues.com, Pepperfry.com and Homeshop18.com. Portals like Zovi.com, Infibeam.com, Frist cry.com, Shopping India times.com, Lenskart.com, Croma.com, Americanswan.com and Zoomin.com are also making their presence.

PROBLEM STATEMENT

Most of the studies in the field of online shopping focused on the behaviour of the online customers from a broader perspective giving little consideration to the shopping portals, which are the 'Gateways' through which online shopping was conducted. They are being prelude to the shopping process and influencing even the onlookers to engage online purchase, the preference of popular website portals and their qualities considered by shoppers is worth investigating.

OBJECTIVES OF THE STUDY

The major objectives of the study are:

1. To find the most preferred online shopping portals by online shoppers.
2. To identify the qualities of most preferred online shopping portals by online customers
3. To offer the suggestions based on the findings of the study

SCOPE OF THE STUDY

This study helps to understand the most preferred online portals by online customers. Further, it also indicates the qualities of online portals most sought offer by online shoppers.

METHODOLOGY

It is an empirical study based on both primary and secondary data. By following purposive sampling technique, 700 online customers were chosen and contacted. Responses worthy of consideration received from 537 customers, who form the sample size for the study. A well-structured and pre-tested questionnaire was used to collect primary data. The popular three online portals preferred by online customers are only considered for major analysis. The identified five quality

criteria are analyzed across three popular portals to determine the specific qualities possessed by these portals. Garrett’s ranking technique used for the analysis. The study was conducted in the Madurai district of Tamil Nadu.

RESULTS AND INTERPRETATION

Based on the multiple response received from the total of 537 online respondents, the most preferred online portals were identified. They are shown in Table-1.

TABLE 1: MOST PREFERRED ONLINE SHOPPING PORTALS BY ONLINE CUSTOMERS (MULTIPLE RESPONSE)

S.no	Shopping Portal	Number	% to total Respondents
1	Amazon.in	467	87
2	Flipkart.com	382	71
3	Snapdeal.com	273	51
4	Myntra.com	240	45
5	E bay.in	254	47
6	Jabong.in	196	36
7	Shopclues.com	202	38
8	Paytm mal.com	251	46
9	Pepperyfry.com	160	30
10	Homeshop18.com	152	28

Source: primary data

Though it is clear from table-1 that the ten shopping portals are popular among online customers, top three portals namely, Amazon.in Flipkart.com and Snapdeal.com are preferred by more than 50% of respondents. Further, to identify the specific qualities possessed by popular, ten general criteria usually considered by customers were identify and given to them to rank according to their preference. The results are furnished in Table 2.

TABLE 2: GENERAL CRITERIA CONSIDERED BY ONLINE SHOPPERS WHILE CHOOSING ONLINE PORTALS (Garretts’ Ranking Technique)

S. No.	Reasons	Mean score	Rank
1	Navigation friendly	76.18	I
2	Security and appearance	68.89	II
3	Adequate information in limited downloads	60.34	III
4	Attractive promotional offers	59.13	IV
5	Search option /search engine	55.73	V
6	Visitors statistics	47.75	VI
7	Availability of interactive online activities	42.49	VII
8	History and profile of company	36.37	VIII
9	Information on member facilities	30.12	IX
10	Word of mouth	18.00	X

Source: computed data

Amongst the ten criteria considered, the criteria which scored above 50 may seem to be most sought after by online shoppers while preferring online portals. They are known from the table-2, such as, ‘Navigation friendly’ (Mean score 76.18), ‘Security and appearance’ (Means score 68.89), ‘Adequate information in limited downloads’ (Mean score 60.34), ‘Attractive promotional offers’ (Mean score 59.13) and ‘Search option/search engine’ (Mean score 55.73). The above said five criteria may be assumed to be the essential qualities to be possessed by any online shopping portal from the view point of online customers. Table-3 exhibits the qualities of portals considered by online shoppers while preferring the respective portals.

TABLE 3: QUALITY- CRITERIA CONSIDERED BY ONLINE CUSTOMERS WHILE PREFETOP THREE SHOPPING PORTALS (Garretts’ Ranking Technique)

S.No	Quality Criterion	Shopping Portals Preferred					
		Amazon.in		Flipkart.com		Snapdeal.com	
		Mean score	Rank	Mean score	Rank	Mean score	Rank
1.	Navigation friendly	72.13	II	64.51	III	51.23	IV
2.	Security & Appearance	60.74	III	53.78	IV	78.91	II
3.	Adequate information in limited downloads	50.64	IV	71.76	II	63.84	III
4.	Attractive promotional offers	89.69	I	82.18	I	87.76	I
5.	Search option/ search engine	42.17	V	45.14	V	44.45	V

Source: computed data

Table-3 has shown that which qualities most attracted the online customers while preferring their top three popular online portals. In the selection of all three portals the quality–criterion ‘attractive Promotional offers’ has become a most sought after quality by customers, as it is ranked first in the order of preference the three qualities, such as ‘adequate information in limited downloads’, ‘security and appearance’ and ‘navigation –friendly’ are found repeatedly but with changes in ranks. It is, therefore, evident that these are the major qualities considered by online shoppers while choosing a particular online portal for their online purchases.

SUGGESTIONS AND CONCLUSION

The present study is a testimony to the fact that the quality- criterion, ‘attractive promotional offers’ helps most of the popular sites becoming the pet gateways of online customers. As the online shopping habit is growing fast among all sections of the society, the online sites are expected to adopt promotional strategy with innovative approach on a continuous basis. Any portal may come into prominence at that time they incorporate the qualities desired by customers. The retail giants who are the ultimate beneficiaries of these online portals have moral as well as business responsibility in their overall creation and sustainability.

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