Transactional Efficacy of Internet in Rural India



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The Internet is developed as a source of information for enhancing knowledge for better productivity & increase efficiency. But over time, with developments in social media, internet is considered an effective medium for entertainment and social networking. Although internet penetration in rural India is also growing at a fast speed but the major use of the internet is only for social media for increasing communication. Transactional use like enhancing knowledge, business opportunity, and eCommerce it was very less. Therefore, this paper aims to identify the factors influencing the expected use of internet in rural India and the impact of demographic factors on Internet adoption and usage in rural areas. Finally the results of the study lead us to conclude that demographic factors like age, occupation is not the deciding factor for the use of internet but the income, education and digital literacy are the major reason for the effective use i.e for business or knowledge building activities on the internet.

Key words: Internet, Rural, demographics, social media, expected use

Introduction

An article in Livemint, "Internet usage picks up in rural India" Bharat is getting online faster than India. By 2020, share of rural India will jump to 48%, creating a huge opportunity for brands and marketers in places where establishing a physical presence is still a challenge, Indian government has bought several policy initiatives, including the provision of subsidized Personal Computers and affordable internet connectivity to support Internet access in rural areas. Access to the internet over mobiles due to the availability of low cost smartphones, data package and increasing awareness of popular apps such as Whatsapp, Facebook etc.are growth drivers of rural users.

The internet is primarily considered as a source of information for knowledge enhancement, but with developments in social media and eCommerce, Internet is considered an effective medium for social networking and enhancing economic benefits. According to the report, Mobile Internet in India 2015, 52% of people said their primary reason for accessing the internet was entertainment followed by Communication and social networking at 37% and 39% respectively.

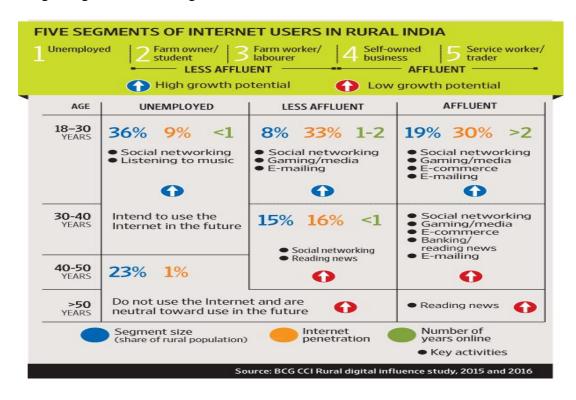
The Internet forms the basic tool of governance, especially in rural areas, where people's access to institutions is limited, due to poor physical and institutional availability besides access to knowledge and economic opportunities. This gap leads to both inefficiencies in service provision and excluded from knowledge, economic opportunities and governance.

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Major problem is the availability of infrastructure for access to the Internet. Low penetration of Internet in rural is also due to unaffordability of smart phone & computers, lower education profile and digital literacy in villages. Thus, it is important to study drivers of Internet use in rural India not only to plan the strategies, but also theoretical and empirical perspective for business and government. For this primary research is to understand factors influencing the expected use of the internet and the further, studies have indicated that age, occupation, income, education and gender are factors that could lead to differential use of the Internet.

Literature Review

According to the study by Boston consultancy group titled, "The rising connected consumer in Rural India" almost 70% of the rural Indian use internet to access social networks followed by the gaming media, emailing.



Use of Internet for governance

Electronic government (e-Government) is one of the most important ways to bridge the digital divide in developing countries. Viswanath Venkatesh1, Tracy Ann Sykes2 and Srinivasan Venkatraman3 (2013) conducted a field study in a village in India of e-Government portal use and observed that demographic variables and personality traits are being significant and explaining 40% of the variance in e-Government portal use.

Factors for adoption of Internet Usage

Prof Rekha Jain (October 1, 2016), 'Factors Influencing Perceived Impact of Internet Use on Individuals in Rural India' TPRC44, Research Conference on Communications, Information and Internet Policy, Arlington, VA, examine internet adoption and usage in rural India from a socioeconomic perspective while considering factors like social capital, economic and knowledge enhancement and exchange in assessing the perceived impact

Dhyan Singh (Nov 2014, Volume-IV), Online International Interdisciplinary Research Journal, 'A Systematic Review of Literature on effect of Internet Use on Students in India' study

concludes that internet users still face many problems while surfing the internet in which low speed, downloading problems, availability of reliable information, location and other handling problems are primary. It is also found that both faculty members and students are not updated about their internet knowledge. VivekPai ,(November 18, 2015) in his Report titled, '25% of India's population uses the Internet: IAMAI-IMRB" compare the purpose of usage of internet in urban and rural area' he has interviewed 5000 respondents of various age group. 71% of the urban respondents mentioned that they used the internet for communication, followed by 67% for social networking and 59% for entertainment. 24% of urban users used the internet to purchase products while 23% used it to book tickets.

In rural areas on the other hand, 44% of the users used the internet for entertainment, 37% of communication, 33% of social media, 14% for online ticketing and 5% of online shopping, indicating that online shopping hasn't yet really taken off in rural areas.

Digital Literacy

Government to launch Digital literacy mission for 60 million rural Indians IANS Jun 26, 2016, India will soon launch a Rs 1,800 crore (\$265 million) Digital Literacy Mission for 60 million people in rural areas.

Research Problem

Various studies and reports shows that there is an increase in the usage of the internet in rural India. Studies in this area have focused on individuals and understanding what drives Internet use. As discussed primary use of the internet by the rural people is entertainment which is followed by communication and social media. The difference in the use of urban and rural is may be due to poor physical infrastructure. But in rural areas the need of internet connectivity for receiving social and market related information in the absence of proper roads and transportation may be greater. Reach for bigger market and understanding of market dynamism is more. But Internet penetration for this business and knowledge purpose is less. Internet adoption and usage may be very different in rural areas depending on the education and income profile. Therefore, it has become important to study the factors influencing Internet adoption and their usage in an increasing number of internet users and mobile Internet penetration in rural areas.

Objective of Research

- To identify the factors influencing the expected use of internet (Market, economic knowledge and governance) in rural India.
- To analyze the impact of demographic factors (age, occupation, education, digital literacy and income) on Internet adoption and usage in rural areas

Research Methods

The study is based on a survey in two rural areas of Vidharbha in Buldhana district. Intention of the survey is to understand the Internet adoption and usage profile of rural India.

The questionnaire used with a Likert Scale is made to understand the usage of internet for social networking, business and knowledge related activities. The scale had five categories ranging from Strongly Disagree (1), Disagree (2), Neither Agree or Disagree (3), Agree (4) to Strongly Agree (5). The number of survey respondents was 100.

Internet users were asked to rate how the outcomes of Internet use helped them in developing their social relations, creating economic opportunities and exchanging knowledge.

Three components that are used for analysis are:

Increase in efficiency of Work: Use of Internet helps in increasing the number of customer, increase in reach of the wider geographical area, reducing costs by developing efficiency in transaction and also by reducing time for travel, searching information, less time for processing transactions, the increase in new and existing job opportunities etc.

Empowerment: Due to availability of current information on the Internet, developing a social network, getting help in an emergency, and help in knowledge creation to understand different topic without the help of others.

Efficiency in Transaction: Performing transactions related to banking, online shopping ANNOVA is used as a statistical tool for analysis

Sample size: 100 samples collected from two districts of Vidharbha, (Akola ,Buldhana)

Reliability test for the sample is attached in Appendix 2 and

Descriptive analysis is in Appendix 1 for understanding the sample

The profile of users in the survey is provided in Table 1

Table 1: Demographic Profile of Users

District	Akola	47
	Bhuldhana	53
Age	Up to 25 years	48
	Above 25 years	52
Occupation	Business	41
	Others	59
Digital Literacy	Digitally Less Literate	55
	Digitally More Literate	45
Income	Up to Rs 15,000	47
	Above Rs 15,000	53
Education	Undergraduate	69
	Graduation/Post Graduation	31

Findings

Impact of age on Expected Use of Internet:

Ho:- There is no significant difference between the different age groups and Efficiency of Work, Empowerment, Efficiency in Transaction

Ha1:- There is significant difference between the different age groups and Efficiency of Work, Empowerment, Efficiency in Transaction

According to Table 2, One way ANOVA result for 'Age' up to 25 years and above 25 years on three components Increase in Efficiency of Work, Empowerment, Efficiency in Transaction at 5 % level of significance shows that no statistically significant differences in responses with respect to 'Age'. Hence the null hypothesis is accepted.

Table 2: Impact of age on Expected Use of Internet

1 4010 2	Impact of age off		75C OI III	•		
		Sum of	10	Mean	Б	a.
		Squares	df	Square	F	Sig.
1.Adoption of internet	Between Groups	8.823	1	8.823	4.428	.038
increases the competition	Within Groups	195.287	98	1.993		
	Total	204.110	99			
2.Internet helped me to find	Between Groups	10.002	1	10.002	5.085	.026
new ways of doing work	Within Groups	192.748	98	1.967		
	Total	202.750	99			
3.Helped me to increased my	Between Groups	8.823	1	8.823	4.428	.038
existing business/work (deal	Within Groups	195.287	98	1.993		
with more people in the	Total	204.110	99			
same amount of time)/						
4.Internet help me to identify	Between Groups	9.403	1	9.403	4.774	.031
new business opportunity or	Within Groups	193.037	98	1.970		
job opportunity	Total	202.440	99			
5.Internet helped me to	Between Groups	3.480	1	3.480	1.680	.198
increase my customer base	Within Groups	202.960	98	2.071		
and professional network	Total	206.440	99	2.071		
6.Due to use of internet I	Between Groups	10.002	1	10.002	5.085	.026
reduce my travelling effort	Within Groups	192.748	98	1.967	3.003	.020
and expenses	Total	202.750	99	1.707		
7.It helped me in searching	Between Groups	.263	1	.263	.153	.097
for new information related	-	168.647	98	1.721	.133	.097
to business/work	Within Groups			1./21		
	Total	168.910	99	2 262	1.725	102
8. Helped searching	Between Groups	3.362	1	3.362	1.725	.192
information on topics related to Business/work	Within Groups	190.998	98	1.949		
	Total	194.360	99	2.754	1.022	1.60
9.Helped me collaborating	Between Groups	3.754	1	3.754	1.932	.168
with others for business/	Within Groups	190.436	98	1.943		
work	Total	194.190	99			
10.Due to knowledge of	Between Groups	.021	1	.021	.011	.015
competitive rates from	Within Groups	179.769	98	1.834		
different vendors help me to	Total	179.790	99			
reduced cost as I get accurate						
information from the Internet	D	0.000		0.022	4.400	020
11.Helped viewing videos	Between Groups	8.823	1	8.823	4.428	.038
for learning and	Within Groups	195.287	98	1.993		
understanding in a better	Total	204.110	99			
way	D . C	0.262	1	0.262	4.050	0.47
12.Helped searching and	Between Groups	8.262	1	8.262	4.058	.047
understanding the subjects that I would not have been	Within Groups	199.498	98	2.036		
able to understand otherwise	Total	207.760	99			
	Dotyvoor C.	0.402	1	0.402	1 677	022
13.Helped in getting a chance to talk to other	Between Groups	9.403	1	9.403	4.677	.033
	Within Groups	197.037	98	2.011		
people who are interested in	Total	206.440	99			
the same topics as I am interested in						
micrested in						

14.Enabled me to be in touch	Between Groups	9.403	1	9.403	4.677	.033
with my friends' friends	Within Groups	197.037	98	2.011		
which has increased my	Total	206.440	99			
social interactions						
15.Has increased my	Between Groups	8.823	1	8.823	4.428	.038
interactions with my	Within Groups	195.287	98	1.993		
relatives/friends (through	Total	204.110	99			
emails/social networking						
sites etc)						
16.Helped in exchanging	Between Groups	9.403	1	9.403	4.677	.033
ideas about work with other	Within Groups	197.037	98	2.011		
people	Total	206.440	99			
17.Helped in being more	Between Groups	8.823	1	8.823	4.428	.038
confident in expectation of	Within Groups	195.287	98	1.993		
my work requirement/job	Total	204.110	99			
role						
18.Helped in getting accurate	Between Groups	10.002	1	10.002	5.085	.026
information	Within Groups	192.748	98	1.967		
	Total	202.750	99			
19.Helped to do some part of	Between Groups	8.823	1	8.823	4.428	.038
my work without being at	Within Groups	195.287	98	1.993		
the place of work, physically	Total	204.110	99			
20.Internet provide me an	Between Groups	9.403	1	9.403	4.774	.031
opportunity to take help in	Within Groups	193.037	98	1.970		
case of emergency	Total	202.440	99			
21.Helped in banking online	Between Groups	3.480	1	9.403	4.774	.031
for business/work related	Within Groups	202.960	98	1.970		
transactions /conducting	Total	206.440	99	1,5 / 0		
online transaction (booking	10111	200.110				
railway, airline, bus						
etc/shopping for						
clothes/shoes/electronic						
items/books etc.)						
22.Helped in Getting	Between Groups	10.002	1	10.002	5.085	.026
feedback on business/work	Within Groups	192.748	98	1.967		
related issues	Total	202.750	99			
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Impact of Occupation on Expected Use of Internet:

Ho2:- There is no significant difference between the occupation and Efficiency of Work, Empowerment, Efficiency in Transaction

Ha2:- There is a significant difference between the occupation and Efficiency of Work, Empowerment, Efficiency in Transaction

One way ANOVA result of occupation in Table 3, on three components Increase in Efficiency of Work, Empowerment, Efficiency in Transaction at 5 % level of significance shows that there is no statistically significant differences in responses. Hence the null hypothesis is accepted.

Table 3: Impact of Occupation on Expected Use of Internet

Table 5.	impact of Occupa	Sum of		Mean		
			df		F	Cia
1 4 1	D 4	Squares		Square		Sig.
1.Adoption of internet increases the competition	Between	49.119	1	49.119	31.057	.000
increases the competition	Groups	154.001	00	1.500		
	Within Groups	154.991	98	1.582	 	
	Total	204.110	99			
2.Internet helped me to	Between	46.810	1	46.810	29.417	.000
find new ways of doing	Groups	155040	0.0	1 501		
work	Within Groups	155.940	98	1.591		
	Total	202.750	99		21 0 7 7	0.00
3.Helped me to increased	Between	49.119	$1 \mid$	49.119	31.057	.000
my existing business/work	-	154001	0.0	4.500		
(deal with more people in	Within Groups	154.991	98	1.582		
the same amount of time)/	Total	204.110	99			
4.Internet help me to	Between	47.957	1	47.957	30.423	.000
identify new business	Groups	151 100	0.0	1 == -		
opportunity or job	Within Groups	154.483	98	1.576		
opportunity	Total	202.440	99			
5.Internet helped me to	Between	45.182	1	45.182	27.458	.000
increase my customer	Groups					
base and professional	Within Groups	161.258	98	1.645		
network	Total	206.440	99			
6.Due to use of internet I	Between	46.810	1	46.810	29.417	.000
reduce my travelling	Groups					
effort and expenses	Within Groups	155.940	98	1.591	ļ	
	Total	202.750	99			
7.It helped me in	Between	29.537	1	29.537	20.769	.000
searching for new	Groups					
information related to	Within Groups	139.373	98	1.422		
business/work	Total	168.910	99			
8.Helped searching	Between	41.751	1	41.751	26.811	.000
information on topics	Groups					
related to Business/work	Within Groups	152.609	98	1.557		
	Total	194.360	99			
9.Helped me collaborating	Between	48.324	1	48.324	32.466	.000
with others for business/	Groups					
work	Within Groups	145.866	98	1.488	ļ	
	Total	194.190	99			
10.Due to knowledge of	Between	37.181	1	37.181	25.550	.000
competitive rates from	Groups					
different vendors help me	Within Groups	142.609	98	1.455		
to reduced cost as I get	Total	179.790	99			
accurate information from						
the Internet	D - 4	40 110	1	40 110	21.057	000
11.Helped viewing videos	Between	49.119	1	49.119	31.057	.000
for learning and	Groups	154.001	00	1 500		
understanding in a better	Within Groups	154.991	98	1.582		
way	Total	204.110	99			

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22.Helped in Getting	Between	46.810	1	46.810	29.417	.000
feedback on	Groups					
business/work related	Within Groups	155.940	98	1.591		
issues	Total	202.750	99			

Impact of income on Expected Use of Internet:

Ho3:- There is no significant difference between income and Efficiency of Work, Empowerment, Efficiency in Transaction

Ha3:- There is a significant difference between income and Efficiency of Work, Empowerment, Efficiency in Transaction

One way ANOVA result of occupation in Table 4, on three components Increase in Efficiency of Work, Empowerment, and Efficiency in Transaction at the 5 % level of significance shows that all values are above 0.05. This shows that there are statistically significant differences in responses Hence the null hypothesis is rejected.

Table 4: Impact of income on Expected Use of Internet

	<u>r</u>	Sum of		Mean		
		Squares	df	Square	F	Sia
1.4.1	- D .	<u> </u>		-		Sig.
1. Adoption of internet increases		2.264	1	2.264	1.099	.297
the competition	Groups					
	Within	201.846	98	2.060		
	Groups					
	Total	204.110	99			
2.Internet helped me to find	Between	2.866	1	2.866	1.405	.239
new ways of doing work	Groups					
	Within	199.884	98	2.040		
	Groups					
	Total	202.750	99			
3.Helped me to increased my	Between	2.264	1	2.264	1.099	.297
existing business/work (deal	Groups					
with more people in the same	Within	201.846	98	2.060	'	
amount of time)/	Groups			_,,,		
,	Total	204.110	99			
4.Internet help me to identify	Between	2.556	1	2.556	1.253	.266
new business opportunity or job	Groups	2.330	1	2.330	1.233	.200
opportunity	Within	199.884	98	2.040		
opportunity	Groups	177.004	76	2.040		
	Total	202.440	99			
5 Internet helped me to increase				0.000	4.472	.037
5.Internet helped me to increase		9.008	1	9.008	4.472	.037
my customer base and	Groups	107.422	0.0	2.015		
professional network	Within	197.432	98	2.015		
	Groups	206.440	00			
	Total	206.440	99	2011	1.405	220
6.Due to use of internet I reduce		2.866	1	2.866	1.405	.239
my travelling effort and	Groups	100.004	0.0	• • • •		
expenses	Within	199.884	98	2.040		
	Groups					
	Total	202.750	99			
7.It helped me in searching for	Between	2.018	1	2.018	1.185	.279
new information related to	Groups					
business/work	Within	166.892	98	1.703		
	Groups					
	Total	168.910	99			
8.Helped searching information	Between	1.323	1	1.323	.671	.415
on topics related to	Groups					
Business/work	Within	193.037	98	1.970		
	Groups					
	Total	194.360	99			
9.Helped me collaborating with	Between	1.578	1	1.578	.803	.372
others for business/ work	Groups					
	Within	192.612	98	1.965		
	Groups	=>2.312		2.5 30		
	Total	194.190	99			
	101111	177.170	"			

10.Due to knowledge of	Between	.112	1	.112	.061	.805
competitive rates from different						
vendors help me to reduced cost		179.678	98	1.833		
as I get accurate information	Groups					
from the Internet	Total	179.790	99			
11.Helped viewing videos for	Between	2.264	1	2.264	1.099	.297
learning and understanding in a	Groups					
better way	Within	201.846	98	2.060		
	Groups					
	Total	204.110	99			
12.Helped searching and	Between	1.990	1	1.990	.948	.333
understanding the subjects that	Groups					
I would not have been able to	Within	205.770	98	2.100		
understand otherwise	Groups					
	Total	207.760	99			
13.Helped in getting a chance	Between	1.956	1	1.956	.937	.335
to talk to other people who are	Groups					
interested in the same topics as	Within	204.484	98	2.087		
I am interested in	Groups					
	Total	206.440	99			
14.Enabled me to be in touch	Between	1.956	1	1.956	.937	.335
with my friends' friends which	Groups					
has increased my social	Within	204.484	98	2.087		
interactions	Groups					
	Total	206.440	99			
15.Has increased my	Between	2.264	1	2.264	1.099	.297
interactions with my	Groups					
relatives/friends (through	Within	201.846	98	2.060		
emails/social networking sites	Groups					
etc)	Total	204.110	99			
16.Helped in exchanging ideas	Between	1.956	1	1.956	.937	.335
about work with other people	Groups					
	Within	204.484	98	2.087		
	Groups					
	Total	206.440	99			
17.Helped in being more	Between	2.264	1	2.264	1.099	.297
confident in expectation of my	Groups					
work requirement/job role	Within	201.846	98	2.060		
	Groups					
	Total	204.110	99			
18.Helped in getting accurate	Between	2.866	1	2.866	1.405	.239
information	Groups					
	Within	199.884	98	2.040		
	Groups					
	Total	202.750	99			
19.Helped to do some part of	Between	2.264	1	2.264	1.099	.297
my work without being at the	Groups					
place of work, physically	Within	201.846	98	2.060		
	Groups	l				

	Total	204.110	99			
20.Internet provide me an	Between	2.556	1	2.556	1.253	.266
opportunity to take help in case	Groups					
of emergency	Within	199.884	98	2.040		
	Groups					
	Total	202.440	99			
21.Helped in banking online for	Between	9.008	1	9.008	4.472	.037
business/work related	Groups					
transactions /conducting online	Within	197.432	98	2.015		
transaction (booking railway,	Groups					
airline, bus etc/shopping for	Total	206.440	99			
clothes/shoes/electronic						
items/books etc.)						
22.Helped in Getting feedback	Between	2.866	1	2.866	1.405	.239
on business/work related issues	Groups					
	Within	199.884	98	2.040		
	Groups					
	Total	202.750	99			

Impact of Education on Expected Use of Internet:

Ho4:- There is no significant difference between the education and Efficiency of Work, Empowerment, Efficiency in Transaction

Ha4:- There is a significant difference between the education and Efficiency of Work, Empowerment, Efficiency in Transaction

For Education Table 5, on three components Increase in Efficiency of Work, Empowerment, and Efficiency in Transaction at the 5 % level of significance shows that there are mixed responses. But more number of values are above 0.05 conceded that the null hypothesis is neither rejected nor accepted.

Table 5: Impact of Education on Expected Use of Internet

Table 3. III	ipact of Education	on Expected	USC OI I	- Internet	_	
		Sum of		Mean		
		Squares	df	Square	F	Sig.
1.Adoption of internet	Between Groups	8.183	1	8.183	4.093	.046
increases the competition	Within Groups	195.927	98	1.999		
	Total	204.110	99			
2.Internet helped me to find	Between Groups	6.565	1	6.565	3.279	.073
new ways of doing work	Within Groups	196.185	98	2.002		
, c	Total	202.750	99	_,,		
3.Helped me to increased my	Between Groups	8.183	1	8.183	4.093	.046
existing business/work (deal	Within Groups	195.927	98	1.999		
with more people in the same	Total	204.110	99	1.555		
amount of time)/	10141	20110				
4.Internet help me to identify	Between Groups	7.352	1	7.352	3.693	.058
new business opportunity or	Within Groups	195.088	98	1.991		
job opportunity	Total	202.440	99			
5.Internet helped me to	Between Groups	16.070	1	16.070	8.272	.055
increase my customer base and	Within Groups	190.370	98	1.943		
professional network	Total	206.440	99			
6.Due to use of internet I	Between Groups	6.565	1	6.565	3.279	.073
reduce my travelling effort and	Within Groups	196.185	98	2.002	3.279	.075
expenses	Total	202.750	99	2.002		
7.It helped me in searching for	Between Groups	7.387	1	7.387	4.482	.037
new information related to	Within Groups	161.523	98	1.648	7.402	.037
business/work	Total	168.910	99	1.0-0		
8.Helped searching	Between Groups	103.547	1	10.547	5.623	.020
information on topics related	Within Groups	183.813	98	1.876	3.023	.020
to Business/work	Total	194.360	99	1.070		
9.Helped me collaborating	Between Groups	11.538	1	11.538	6.191	.015
with others for business/ work	Within Groups	182.652	98	1.864	0.171	.013
with others for ousiness, work	Total	194.190	99	1.604		
10.Due to knowledge of	Between Groups	18.532	1	18.532	11.26	.001
competitive rates from	Detween Groups	16.332	1	16.332	11.20	.001
different vendors help me to	Within Groups	161.258	98	1.645	3	
reduced cost as I get accurate	Total	179.790	99	1.043		
information from the Internet	Total	179.790	77			
11.Helped viewing videos for	Between Groups	8.183	1	8.183	4.093	.046
learning and understanding in	Within Groups	195.927	98	1.999		
a better way	Total	204.110	99	2.,,,,		
12.Helped searching and	Between Groups	9.059	1	9.059	4.468	.037
understanding the subjects that	Within Groups	198.701	98	2.028	17.55	
I would not have been able to	Total	207.760	99	2.020		
understand otherwise	20001	207.700				
13.Helped in getting a chance	Between Groups	8.571	1	8.571	4.245	.042
to talk to other people who are	Within Groups	197.869	98	2.019		
interested in the same topics as	Total	206.440	99			
I am interested in						
	Between Groups	8.571	1	8.571	4.245	.042
		=	•	•	-	•

14.Enabled me to be in touch with my friends' friends which has increased my social interactions	Within Groups Total	197.869 206.440	98 99	2.019		
15.Has increased my	Between Groups	8.183	1	8.183	4.093	.046
interactions with my	Within Groups	195.927	98	1.999		
relatives/friends (through	Total	204.110	99			
emails/social networking sites						
etc)						
16.Helped in exchanging ideas	Between Groups	8.571	1	8.571	4.245	.042
about work with other people	Within Groups	197.869	98	2.019	l Y	
	Total	206.440	99			
17.Helped in being more	Between Groups	8.183	1	8.183	4.093	.046
confident in expectation of my	Within Groups	195.927	98	1.999		
work requirement/job role	Total	204.110	99			
18.Helped in getting accurate	Between Groups	6.565	1	6.565	3.279	.073
information	Within Groups	196.185	98	2.002		
	Total	202.750	99			
19.Helped to do some part of	Between Groups	8.183	1	8.183	4.093	.046
my work without being at the	Within Groups	195.927	98	1.999		
place of work, physically	Total	204.110	99			
20.Internet provide me an	Between Groups	7.352	1	7.352	3.693	.058
opportunity to take help in	Within Groups	195.088	98	1.991		
case of emergency	Total	202.440	99			
21.Helped in banking online	Between Groups	16.070	1	16.070	8.272	.005
for business/work related	Within Groups	190.370	98	1.943		
transactions /conducting online	Total	206.440	99			
transaction (booking railway,						
airline, bus etc/shopping for						
clothes/shoes/electronic						
items/books etc.)					2.250	0.72
22.Helped in Getting feedback	•	6.565	1	6.565	3.279	.073
on business/work related	Within Groups	196.185	98	2.002		
issues	Total	202.750	99			

6.5. Impact of Digital Literacy on Expected Use of Internet:

Ho5:- There is no significant difference between the digital literacy and Efficiency of Work, Empowerment, Efficiency in Transaction

Ha5:- There is significant difference between the digital literacy and Efficiency of Work, Empowerment, Efficiency in Transaction

By using Table 6 for Digital Literacy we reject the null hypothesis. This shows that there is a significant statistical difference in the values at 5 % level of significance.

Table 6: Impact of Digital Literacy on Expected Use of Internet

Tuble 0. Impl	act of Digital Literac	Sum of	1	Mean		
		Squares	df	Square	F	Sig
1 Adoption of internat	Datayaan Chayna	•		6.672	3.312	Sig072
1.Adoption of internet increases the competition	Between Groups	6.672	1		3.312	.072
increases the competition	Within Groups	197.438	98	2.015	ı	
	Total	204.110	99			
2.Internet helped me to find	Between Groups	5.578	1	5.578	2.773	.099
new ways of doing work	Within Groups	197.172	98	2.012		
	Total	202.750	99			
3.Helped me to increased my	Between Groups	6.672	1	6.672	3.312	.072
existing business/work (deal	Within Groups	197.438	98	2.015		
with more people in the same	Total	204.110	99			
amount of time)/	D	6 1 1 2	1	6 1 1 0	2.051	00.4
4.Internet help me to identify	Between Groups	6.113	1	6.113	3.051	.084
new business opportunity or	Within Groups	196.327	98	2.003		
job opportunity	Total	202.440	99			
5.Internet helped me to	Between Groups	5.159	1	5.159	2.512	.116
increase my customer base	Within Groups	201.281	98	2.054		
and professional network	Total	206.440	99			
6.Due to use of internet I	Between Groups	5.578	1	5.578	2.773	.099
reduce my travelling effort	Within Groups	197.172	98	2.012		
and expenses	Total	202.750	99			
7.It helped me in searching	Between Groups	5.023	1	5.023	3.004	.086
for new information related to	Within Groups	163.887	98	1.672		
business/work	Total	168.910	99			
8.Helped searching	Between Groups	6.724	1	6.724	3.512	.064
information on topics related	Within Groups	187.636	98	1.915		
to Business/work	Total	194.360	99	-1,7 -2		
9.Helped me collaborating	Between Groups	8.436	1	8.436	4.451	.037
with others for business/	Within Groups	185.754	98	1.895		
worsk	Total	194.190	99	1.072		
10.Due to knowledge of	Between Groups	3.608	1	3.608	2.007	.160
competitive rates from	Within Groups	176.182	98	1.798	2.007	.100
different vendors help me to	Total	179.790	99	1.750		
reduced cost as I get accurate	Total	175.750				
information from the Internet						
11.Helped viewing videos for	Between Groups	6.672	1	6.672	3.312	.072
learning and understanding in	Within Groups	197.438	98	2.015		
a better way	Total	204.110	99			
12.Helped searching and	Between Groups	7.255	1	7.255	3.546	.063
understanding the subjects	Within Groups	200.505	98	2.046	10	.000
that I would not have been	Total	207.760	99	2.010	!	
able to understand otherwise	101111	207.700				
13.Helped in getting a chance	Between Groups	6.113	1	6.113	2.990	.087
to talk to other people who	Within Groups	200.327	98	2.044		
are interested in the same	Total	206.440	99	2.0.1		
topics as I am interested in	- 01111	200.110				
	Between Groups	6.113	1	6.113	2.990	.087
	-	-			- '	

14 P 11 1		200 227	00	2011	i i	j
14.Enabled me to be in touch	Within Groups	200.327	98	2.044		
with my friends' friends	Total	206.440	99			
which has increased my social						
interactions	D. C.	6.670	1	6 670	2.212	070
15.Has increased my	Between Groups	6.672	1	6.672	3.312	.072
interactions with my	Within Groups	197.438	98	2.015		
relatives/friends (through	Total	204.110	99			
emails/social networking sites						
etc)	Detrois Cassas	6 112	1	6 112	2.000	007
16.Helped in exchanging ideas about work with other	Between Groups	6.113	1	6.113	2.990	.087
	Within Groups	200.327	98	2.044		
people	Total	206.440	99			
17.Helped in being more	Between Groups	6.672	1	6.672	3.312	.072
confident in expectation of	Within Groups	197.438	98	2.015		
my work requirement/job role	Total	204.110	99			
18.Helped in getting accurate	Between Groups	5.578	1	5.578	2.773	.099
information	Within Groups	197.172	98	2.012		
	Total	202.750	99			
19.Helped to do some part of	Between Groups	6.672	1	6.672	3.312	.072
my work without being at the	Within Groups	197.438	98	2.015		
place of work, physically	Total	204.110	99			
20.Internet provide me an	Between Groups	6.113	1	6.113	3.051	.084
opportunity to take help in	Within Groups	196.327	98	2.003		
case of emergency	Total	202.440	99			
21.Helped in banking online	Between Groups	5.159	1	5.159	2.512	.116
for business/work related	Within Groups	201.281	98	2.054		
transactions /conducting	Total	206.440	99	_,,,		
online transaction (booking	10001	2001.10				
railway, airline, bus						
etc/shopping for						
clothes/shoes/electronic						
items/books etc.)						
22.Helped in Getting	Between Groups	5.578	1	5.578	2.773	.099
feedback on business/work	Within Groups	197.172	98	2.012		
related issues	Total	202.750	99			

Findings

Age, occupation and education at a certain level is not the deciding factor, but the income, and digital literacy are the major reason for the effective use i.e for business or knowledge building activities of the internet. The above statistics indicates that possibly the individuals who used the Internet had high expectation on the enhancement of the scope of work by using the Internet. But actually people in rural areas are not using it in the proper direction. Effectiveness and efficiency of internet usage in rural area are very less which leads to less awareness, information and knowledge of the world leads to inefficiency in the market as compared to urban areas.

Major hindrances in the understanding and effective use of internet are found to be educated and digital literacy. The gap between the usage of internet for entertainment and effective usage could also be due to the individuals not getting enough support for enhancing their scope of the

profession. Individuals in rural areas may be encountered problem in finding enough or relevant content for their profession.lack of content in local language, Internet connectivity problem may be other reasons for effective usage.

Studies of Internet adoption indicate that users initially begin with the usage of Internet for social purposes. Only when they feel comfortable with various uses of Internet and see the benefits of online transactions, they may use for it.

On-line transactions, use payment wallet for e-commerce and other services are a relatively newer phenomena and many individuals in rural areas may not be able to participate due to not having Internet banking, delivery of services to rural area, lack of trust in on-line transactions. Basic education is playing an important role in understanding the effective and efficient use of the internet which lacks in rural individuals.

Future Scope of Work

Internet adoption generally starts from social media for networking and all and then once the trust is generated and they are looking for the benefit of the online transaction will go for other usages. For this, it is an early stage of the study.

This study was done in limited rural areas so it could be possible, different areas have a different result from adoption and usage.

The government is also bringing various initiatives and awareness campaigns sometimes force for making the habit of online usage, which definitely results in increase in effective usage of internet.

Thus, further study after lowering prices of data usage because of disruption in the telecom industry, increase in accessibility by improvement in services and infrastructure, a government awareness campaign of online usage and improving quality of services may provide greater opportunity for various online services and promotions of business. Also, this study focused only on Internet users. Further work needs to be done to make it applicable to a general population.

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Appendix 1: Descriptive Statistics

Descriptive Statistics

N		1.	Minimu	Maximu		Std.
1. Adoption of internet increases the competition 2. Internet helped me to find new ways of doing work 3. Helped me to increased my existing business/work (deal with more people in the same amount of time)/ 4. Internet help me to identify new business opportunity or job opportunity 5. Internet helped me to increase my existing business/work (deal with more people in the same amount of time)/ 4. Internet helped me to identify new business opportunity or job opportunity 5. Internet helped me to increase my customer base and professional network 6. Due to use of internet I reduce my travelling effort and expenses 100		N			Mean	
the competition 2.Internet helped me to find new ways of doing work 3.Helped me to increased my existing business/work (deal with more people in the same amount of time)/ 4.Internet help me to identify new business opportunity or job opportunity 5.Internet helped me to increase my customer base and professional network 6.Due to use of internet I reduce my travelling effort and expenses 7.It helped me in searching for new information related to business/work 8.Helped searching information on topics related to Business/work 9.Helped me collaborating with others for business/ work 10.Due to knowledge of competitive rates from different vendors help me to reduced cost as I get accurate information from the Internet 11.Helped viewing videos for learning and understanding the subjects that I would not have been able to understand otherwise 13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in the same topics and I am interested in the same topics and I	1.Adoption of internet increases					
2.Internet helped me to find new ways of doing work 3.Helped me to increased my existing business/work (deal with more people in the same amount of time)/ 4.Internet help me to identify new business opportunity or job opportunity 5.Internet helped me to increase my customer base and professional network 6.Due to use of internet I reduce my travelling effort and expenses 7.It helped me in searching for new information related to business/work 8.Helped searching information on topics related to Business/work 9.Helped me collaborating with others for business/ work 10.Due to knowledge of tompetitive rates from different vendors help me to reduced cost as I get accurate information from the Internet 11.Helped viewing videos for learning and understanding the subjects that I would not have been able to understand otherwise 13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in the same topics and the same topic	=	100	1		2.33	1.150
ways of doing work 3.Helped me to increased my existing business/work (deal with more people in the same amount of time)/ 4.Internet help me to identify new business opportunity or job opportunity 5.Internet helped me to increase my customer base and professional network 6.Due to use of internet I reduce my travelling effort and expenses 7.It helped me in searching for new information related to business/work 8.Helped searching information on topics related to Business/work 9.Helped me collaborating with others for business/ work 10.Due to knowledge of competitive rates from different vendors help me to reduced cost as I get accurate information from the Internet 11.Helped viewing videos for learning and understanding in a better way 12.Helped searching and understanding the subjects that I would not have been able to understand otherwise 13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in the same topics as I am interested in 100		100	1	5	3.35	1.431
3.Helped me to increased my existing business/work (deal with more people in the same amount of time)/ 4.Internet help me to identify new business opportunity or job		100	1		2.22	1.131
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understanding the subjects that I would not have been able to understand otherwise 13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444		100	1	5	2 22	1 440
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understand otherwise 13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444	S S					
13.Helped in getting a chance to talk to other people who are interested in the same topics as I am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444						
talk to other people who are interested in the same topics as I am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444		100	1	5	3 34	1 444
interested in the same topics as I am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444		100	1	3	3.31	1.111
am interested in 14.Enabled me to be in touch 100 1 5 3.34 1.444	1 1					
14.Enabled me to be in touch 100 1 5 3.34 1.444	-					
		100	1	5	3.34	1.444
		100	1		2.2 /	
has increased my social	· ·					
interactions	•					
15.Has increased my interactions 100 1 5 3.33 1.436	15.Has increased my interactions	100	1	5	3.33	1.436
with my relatives/friends	•					
(through emails/social	(through emails/social					
networking sites etc)	networking sites etc)					

16.Helped in exchanging ideas	100	1	5	3.34	1.444
about work with other people 17.Helped in being more confident in expectation of my work requirement/job role	100	1	5	3.33	1.436
18.Helped in getting accurate information	100	1	5	3.35	1.431
19.Helped to do some part of my work without being at the place	100	1	5	3.33	1.436
of work, physically 20.Internet provide me an	100	1	5	3.34	1.430
opportunity to take help in case					
of emergency 21.Helped in banking online for business/work related	100	1	5	3.34	1.444
transactions /conducting online					
transaction (booking railway, airline, bus etc/shopping for					
clothes/shoes/electronic items/books etc.)					
22.Helped in Getting feedback on	100	1	5	3.35	1.431
business/work related issues	100				
Valid N (listwise)	100				

Appendix 2: Reliability Test

Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded ^a	0	.0
	Total	100	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.986	27