

The Impact of Increased Cell Phone Networking, usage of Smartphones and Social Media for doing Business Transactions

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Abstract

India has gone through a phase of drastic, long lasting, influential changes in the area of information technology. The major factors contributing to this sea change are telecommunication networks, smart phones and user friendly apps. Such significant developments have empowered the people to decide on various choices which were not available a few years back. India also has a very young population which is entering into this digital economy. Today's time might be a significant phase in understanding how India is going to be doing business in the near future. It is a time for businesses to decide how they are going to do business in the future. Already some of the online business brand names are more famous than the traditional brand names. The Indian government's policy of digitization is also more conducive to online business transactions.

India is a developing country and because of its developing nature is set to do more internet business in the future. We are already witnessing the impact of digital transformation (DX) on some of India's businesses, during the past few years. We have been witnesses to many traditional businesses losing business or change to digital technology to survive during this information technology revolution. We should also note the growth of entrepreneurs who identified the opportunities offered by the information technology revolution and used them to establish successful businesses, which are growing at a fast rate. At this point we should also keep in mind that digital transformation (DX) is in a fluid state. Changes are inevitable and privately owned businesses are going to most probably dominate most of these transformations and compete with each other to capture their market share.

Most importantly how the penetration of cell phone networks, smart phones, the role of social media and people's empowerment is going to develop the economy. How far economic growth is going to be influenced by digital transformation (DX).

Keywords; *businesses, digital transformation (DX), smart phones, social media,*

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I. INTRODUCTION

Cell phone Networks have improved to a large extent. Cell phone service providers are also offering services at competitive rates. Smart phones are being used by more and more people. Various Software apps used in cell phones are also found to be more user-friendly. Such developments have empowered people. Smart phones and user-friendly

applications are being used extensively to do business. Consumers are having a variety of options to choose and decide. This paper tries to understand these developments. How businesses that did not adapt to these changes lost to businesses that identified these new opportunities and flourished. As the government of India encourages the shift from cash transactions to digital transactions, digital

transformation is taking place at a rapid pace. This shift in the way we do digital transactions instead of cash transactions is going to impact various businesses now and the future. Most of these digital transactions we are going to do from the comfort of our homes. The current scenario has opened up many avenues for further in-depth studies. Through studying various developments at various levels related to the use of smartphones by various types of users, we might understand the direction of such developments and the kind of impact these changes are going to create in the economy. This paper is based on information collected from various online sources.

1. India's Transformation towards Information Technology

a. There was a time without computers:

There used to be a time when computers were not yet invented and people used “manual” methods to get things done. But after the invention of computers and usage of computers by people, computers did make life a lot easier. The computers of those days were not as small as the ones we use today. Today we have reached a point where people carry these tiny computers easily, which are also connected to a fast network! Today we call these devices as smart phones! Computing has become very fast, communication much easier and more affordable. It is impossible to name all the impacts in this paper, but we can see some major changes it has created in the way we transact business. Computerization has in a short time established itself as one of the most valuable assets in modern technological advancements, and as such, is developing as an unavoidable part of modern commerce. Most businesses make use of computers for their companies and organizations. Electronic commerce or E-Commerce was born and developed as a direct result of internet. E-commerce is now an integral part of most of the organizations to do business on a day to day basis. Today most of the E-commerce is done through smart phones.

b. Increase of telecommunication networking:

Currently India has a subscriber base of 1.20 billion subscribers, which is the second-largest telecommunications market, which has also registered a strong growth in the past decade and a half.

As of December 2018, India ranks as the world's second largest market in terms of total internet users with 604.21 million internet subscribers. Another important fact is that India surpassed USA in the year 2017 to become the second largest market in terms of number of app downloads.

Opportunities will be created for new businesses over the next five years due to the rise in mobile-phone penetration and decline of data costs and addition of 500 million new internet users in India.

India's Gross Domestic Product (GDP) will be substantially benefited by the rapid growth and contribution of the Indian mobile economy. As of January 2019, India has witnessed a 165 per cent growth in app downloads in the past two years.

c. Digital Transformation (DX):

India's digital transformation actually started in the year 1960 with TIFRAC or Tata Institute of Fundamental Research Automatic Calculator. There are long-standing business processes that companies were built upon. Digital transformation (DX) refers to, the walking away from such established practices in favour of relatively new practices that are still being defined.

Business and organizational activities, processes, competencies and models are going through a significant transformation. This transformation is to take advantage of the changes and opportunities offered by a mix of digital technologies and their increasing impact across the society in a strategic and prioritized way, taking into account the present and future shifts. This is DX.

Predominantly digital transformation is used in a

business context. It also impacts other organizations like governments, public sector agencies and organizations which are involved in dealing with societal challenges like pollution and aging population by using already existing or emerging technologies with multiple choices.

2. Government Policies Encouraging Growth Of Telecom Networks

The rapid growth in the Indian telecom sector is because of the reformist and liberal policies followed by the Government of India and strong consumer demand. The government through its recent policies has made available more telecom equipment in the market. The government has also created a regulatory framework that has resulted in the availability of affordable telecom services to the consumers. The telecom sector is one of the fastest growing and one of the top five employment opportunity generators in the country as a result of the deregulation of Foreign Direct Investment (FDI) norms.

a. Government's policy of digitization of financial transactions helping growth of online businesses:

The then Finance minister Arun Jaitley declared the 25-billion target in his Union Budget for 2017-18 as part of the government's hard push to digitize India's economy. Though the goal was too ambitious it provided the digitisation efforts a huge boost according to a few bankers and payments industry executives. Others, though, are calling for more drastic measures. There was an increase in the urban and semi-urban clusters in the transactions done through Unified Payments Interface (UPI), digital wallets (or prepaid payments instruments) and credit and debit cards promoted by the Reserve Bank of India. UPI registered the fastest growth this financial year, among digital modes, from about 7 million transfers in April to 145.4 million in December.

3. What Are Smartphones

A smartphone is a mobile phone with highly advanced features. Some of the typical features of a smartphone that are common today are facilities like a high-resolution touch screen display, WiFi connectivity, Web browsing capabilities and provision to install sophisticated applications. Windows Mobile, Android, Symbian, BlackBerry OS and iOS are the popular mobile operating systems that the majority of these smartphones run on. A more powerful CPU, more RAM, increased storage space, larger screen than a regular cell phone and greater connectivity options are the expected features of a smartphone. Now processors coupled with low power consumptions and high processing speeds run high-end smartphones. This means that these smartphones will facilitate you to call, play 3D games, browse the Web at will, update your Facebook account and text much longer than you used to previously. Smartphones are also smart enough to give you real time weather reports, current news, religious quotes, cricket scores, and much more! It should be noted here that in addition to the features mentioned here smartphones are equipped with more advanced features. Smartphones are essentially portable computers connected to the internet.

a. Smartphones are encouraging entrepreneurs:

The last five years have been telling on India's consumer market. Broadband has been increasingly penetrating. There has been a growth of private label brands through retailers like Reliance Fresh, BigBasket, Big Bazaar and More. The growing economic might of a younger demographic have challenged the top brands across categories ranging from home care to packaged foods and beverages. Between the years 2012 and 2017, eight of India's top 12 brands have ceded either volume or value market share to newer entrants in home care, packaged foods and beverages categories, according to research firm Euromonitor. Since 2014, the number of new launches in the consumer-packaged goods space has been trending upwards every year

with the exception of 2017, according to research firm Kantar Worldpanel. This has led to both growth as well as fragmentation nationally and regionally due to new entrants.

Moreover, the market itself has changed, with the internet and e-commerce lowering entry barriers for start-ups. "We have seen this happen globally. It must be happening here as well. One of the reasons is the digital phenomena. Many opportunities are offered to smaller brands by many platforms to build a brand and for distribution. These are no longer entry barriers," says AbheekSinghi, senior partner and managing director leading The Boston Consulting Group's consumer practice in Asia-Pacific. This point in time might be very crucial in understanding which direction businesses might take in the future or what methodology they might use to do business in the long run.

b. User friendly apps:

Everyone has an app these days. TV shows, web sites, major multinational corporations, even your neighbourhood taxi firm conducts its business through an app, but what are they? Smartphone apps are small, self-contained programs, more user-friendly, very simple and used to enhance existing functionality. For example, a banking app simplifies the process, remembering your login information for next time, and presenting the critical data about how much money you have got, in big, chunky fonts, designed to make everything vastly more readable on a smaller phone display. And that's the essence behind most apps. They aim to make life easier and tasks better suited to mobile use or in short user friendly.

c. Empowerment of people:

People have been empowered to a large extent in many walks of life through smart phones. However, I shall only quote Melinda Gates, Co-Chair, Bill & Melinda Gates Foundation. According to her smartphones could transform the life of women. She states that, when every woman has a

smartphone, she will be able to use it at the right time to get the right information in the right format. An illiterate Nigerian woman in her first trimester of pregnancy might receive a voice message in the Hausa language, describing anaemia and explaining how to get iron supplements, for example. When she has to take her children for immunisations or prenatal visit, the same system can remind her. The same woman will be able to use her smartphone, for a video consultation with a doctor when non-routine problems arise. She will also be able to use her smartphone to check her blood pressure, temperature and other vital signs to assist with her own diagnosis with the doctor's advice. Then there's farming. Poor farmers stay poor in large part because, they do not have the information they need to get the most out of their land. Banking provides another example. Even the poorest women have assets. One of the keys to empowerment is making sure they can control what happens to these. Children are 20% more likely to survive when women determine the family budget, simply because of the things they tend to spend money on, such as health care and food, according to a striking study that Melinda Gates has ever read. Digital technology slashes transaction costs, though, which means that people can save and borrow money or purchase insurance securely and in small amounts through their phones. When these percentages even out around the world, it will unlock the economic prowess of a billion people. More than two-thirds of the people on the planet have access to mobile phones, and, increasingly, these are smart phones. Last year, more than 1 billion smartphones were sold worldwide.

d. How habits are going to influence future business or economy:

Cash is not the king anymore—with adoption of digital payments picking up at a rapid pace—everyone from vegetable vendor to a local tea-seller is adopting digital payments as a mode to move away from the cash crunch. The twin effects of

demonetization and government initiatives such as Digital India in concurrence with regulatory reforms have enabled banks, fintech players and changing consumer expectations have redefined the digital payments marketplace. In the first six months of the financial year (FY 2018-19) the volume of digital transactions touched 11.8 billion. The target is to achieve 30 billion digital payment transactions and digital payment transactions are on course to achieving this target. The higher adoption of digital payments during the festive season sales, increases the optimism. The non-cash payment segment was dominated by card swipes at point of sales terminals. About 2.9 billion debit and credit card transactions were completed, followed by about 2.1 billion mobile wallet transactions and 1.5 billion UPI transactions. In the first half of the financial year, digital transactions alone have seen a growth of 35%. In the last six months the usage of digital channels, especially mobile banking has also grown 33%, there has been an increase of 11.5% of debit card usage, which is anyway set to increase in 2019.

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channels, especially mobile banking has also grown 33%, there has been an increase of 11.5% of debit card usage, which is anyway set to increase in 2019.

4. What is Social Media and how it is used in marketing

Websites and applications that are designed in such a way that, they allow people to share content quickly, efficiently and in real-time, are referred to as social media. While the truth is that social media apps started as communication tools with computers, many people define social media apps as the ones on their smartphones or tablets. The ability to share photos, opinions, events, etc., in real-time has transformed the way we live and do business. Certain retailers see measurable results. These are the retailers who use social media as an integral part of their marketing strategy. Social media is to be treated with attention, respect and the same care, as you do all your marketing efforts, rather than using it as an extra appendage. These are the keys to using social media successfully.

a. The increasing popularity of Social Media:

Out of 7.6 Billion total worldwide population, the number of internet users worldwide in 2019 is 4.388 billion, up 9.1% year-on-year. In 2019 the number of social media users is 3.484 billion worldwide, an increase of 9% year-on-year. In 2019 the number of mobile phone users is 5.112, an increase of 2% year-on-year. Active social media users make up 3.2 billion, or 42% of the population, up 3% from 2018. Share of web traffic by device highly favours mobile phones at 52%, staying stable year-on-year. About 462 million Indians are online among an Indian population of 1.3 billion. It is 34.8% of the population-which is a relatively small proportion of the population. India has experienced a 30.5% growth of internet users since 2015. The second largest number of internet users in the world are in India. 79% of the population or 1.06 billion individuals had mobile subscriptions in the year 2017. As mobile data plans become more affordable

and ubiquitous, access to the internet in India should become more widespread in the next several years. India has over 260 million active social media users. With 241 million users in 2017, Facebook is the biggest social network in India. 23.2 million active users use Twitter, the second largest base after Japan in the Asia-Pacific region. Around 42 million users use LinkedIn.

b. Effects of social media on sales:

It is like questioning the importance of sunlight on earth to question the power of social media in society. Social media is more of a need rather than a want. If not to flourish further, the numbers alone prove that social media is here to stay. The significance of social media to society cannot be ignored-especially in the marketing world with such penetration. In the business and trade industries, where the need to engage and persuade the market is of top priority, the reach and influence of social media is a treasure. Social media has taken over as one of the leading channels for marketing and advertising with the slow death of radio and print. We Are Social's Digital in 2018 Global Overview reported that 17% of the world's population makes online purchases and pays their bills online. Strong economies like the UK (78%), South Korea (74%), Germany (74%), Sweden (70%) and the U.S. (69%) have the highest e-commerce penetration, or percentage of the population that has purchased online. The highest percentage of users-ages are 18 to 34 years old, who also, interestingly have the most buying power and are likely to make a purchase with the influence of social media.

It must be noted here that according to 2011 Indian census 34.8% of the Indian population is in the age group of 15 to 34 years. A Nielsen study commissioned by Twitter revealed that one in four new vehicle purchasers in the U.S. took Twitter's help to make their purchase decisions. In a survey where more than 600 senior marketers were involved, 39% of them said that they saw a medium return on investment (ROI) from organic social

media posts. This form of marketing channel was responsible for highest ROI received according to 20% of them. In addition, according to 36%, paid social media ads brought in medium ROI. 17% of them said the channel provided high ROI.

Analysis: It can be clearly found here that improved networking has led to the development of more people making use of smart phones and social media applications. The traditional ways of knowing, developing interest and buying products has changed. More users have turned towards social media apps. Most of these social media apps are also doing business through their apps. This means that more people have shifted towards social media platforms to buy the products of their choice rather than use the traditional methods of buying products.

II. CONCLUSION

From the above mentioned facts we can safely come to the conclusion that the influence of Smartphones and Social media on the economy is growing at a fast phase. This is not a passing fad but a long-time phenomenon that is here to stay. The global economy and especially Indian economy is set to be very highly influenced by the penetration of cell phone networking, smartphones and social media. India has a very young population, as this population ages they might be more attached to these technological advancements rather than go backwards to a time where such facilities were not available. So, India has moved towards a direction which is more suitable for the current generation which is going to control the economy according to their practices and comforts. It would be impossible to deny the influence social media has on the consumer, with all these facts, statistics and data. Social media has a big impact, whether it be through simple brand awareness or brand loyalty that equates to sales. If some businesses have not given much thought to social media marketing strategy, now is the best time.

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III. AUTHORS PROFILE



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Completed successfully the 5 years Bachelor of Science, Industrial Design-Textile Design programme in first class with distinction from the Government College of Arts and Crafts, Chennai under the Faculty of Engineering, University of Madras in the year 1989. Completed successfully the Master of Business Administration Programme at DOE, Alagappa University, Karaikudi in the year 2017. Practised as a Freelance Textile Designer From 1989 to 1994. Worked as Artist/Senior Design Assistant at Reliance Industries Limited (Textile Division), Ahmedabad. Again practised as Freelance Textile Designer from 1998 to 2004 at Ahmedabad and Chennai. Joined NIFT, Chennai as Guest Faculty Member and continued till 2008. I was directly recruited as Associate Professor by NIFT and I continue to work till date as Associate Professor. 2011 to 2014 was Centre Coordinator Foundation Programme. Was Centre Coordinator Department of Textile Design from 2014 to 2017. Joined Ph.D. Programme at Annamalai University in the year 2017. Presented the following papers as on date:

1. Title: THE ROLE OF SMARTPHONES IN EMPOWERING INDIA THROUGH DIGITAL LITERACY. ICSSR Sponsored 2 days National Seminar on Empowering India through Digital Literacy. 12 & 13 April 2019 conducted by Department of Education, Annamalai University, Chidambaram, India.

2. Title: INTRODUCING SOCIAL MEDIA IN SCHOOL CURRICULUM. CIETR Sponsored National Conference on Integration of social media into education. 25 & 26 July 2019 conducted by

ANNAMALAI UNIVERSITY, Chidambaram,
India.

3. Title: COMFORT AT OUR FINGERTIPS FOR FREE, 2019 International Conference on Computational Intelligence (ICCCI -2019), 8 & 9 August 2019 conducted by ALAGAPPA UNIVERSITY, Karaikudi, India.

4. Title: THE INCREASING USE OF SOCIAL MEDIA THROUGH SMART PHONES BY INDIAN YOUNGSTERS FOR PURCHASING PRODUCTS. One Week Lecture Series on Innovative Research Methods and Techniques in Management & Paper Presentation. 18 to 26 September 2019 conducted by Management Research Forum (MRF), Department of Business Administration, Annamalai University, Chidambaram, India.



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of Ph.D. ward: 4.