A CONCEPTUAL OVERVIEW OF MOBILE WALLETS IN INDIA: A CASE STUDY OF PAYTM

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Abstract

E-wallets is a very young concept in India and a proving to be a successful business idea for start-ups .It has been welcomed by people with open arms, during demonetization in India in November. Demonetization means withdrawal of currency from circulation.

E-wallet is an electronic card that can store many credit card numbers and account numbers. E-wallets are very easy to use. People need to register and create their profiles for doing the transactions online through a computer or with the help of a Smartphone. The research shows the emergent adoption of e wallets during demonetization by people in the country. During demonetization the entire country went cashless; e-wallets have emerged out as a result of cashless economy. There were even less number of point of sale machines which led to further increase in the adoption of E -wallets. They are being considered more safe and secure way of doing transactions. Paytm, Freecharge, MobiQwik, Citrus, HDFC Chillr, PayUMoney, State bank Buddy, Free charge etc. are the most popular e wallets companies providing services to people in the country. Circulars have been issued to provide adequate data security for the prevention and detection of frauds but RBI has not prescribed standards of security. In the absence of RBI rules, the liability for loss is imposed on e-wallet providers under the Information Technology Act, 2000.Section 43A of the IT Act is the only clause which provides for security and privacy of the information held by private corporations. It allows the government to issue rules in consultation with professional bodies. It helps corporations and customers determine the adequate security practices and procedures. The main issue with section 43A is that once the corporation proves that it has maintained the security standards it documented, there is no further liability. Compliance with Section 43A by large corporations is very low. With the increasing customer base towards digital payment and digital literacy, it is necessary to establish the finest security standards for the welfare of the customers.

Keywords- E-wallets, start-ups, demonetization, emergent, cashless

1. **Introduction**

In India, few years back nobody knew about E-wallets but now it has received immense popularity. People are presently hovering over banks and waiting for their chance to take their daily limit of the amount, and it has been an endless battle for ordinary citizens. This surprise of demonetization received by the people of India by Prime Minister Narendra Modi took out all the money from people and ran them out of cash. Due to these crises, the spending capacity of the people had reduced and they were finding it difficult to even meet their basic needs. It was then that the Indians started thinking about digital payment system's-wallet gave people the best option to go cashless and make their life easy without new currency's-wallets are a recent phenomenon. E- Wallets are a latest wave in Information Technology. People are taking time to adopt it as it is a habit changing experience for the customers. E-Wallet target audience is the young tech savvy people. E-wallets are a modification of traditional methods to make payments in a safer way. E-wallets can be loaded with any amount of money and at any time. E-wallets can easily be loaded by using debit cards, credit cards or by internet banking. The number of digital wallets has increased in India and it is becoming a cashless country. Paytm, Mobikwik, Zaakpay, ItzCash, Citrus Pay, Flipkart, PayU, VISA, MasterCard, Airtel Money etc are some of the famous E-wallets prevalent in India. Thus the following paper aims to overview the mobile wallets in India with special reference with Paytm.

Types of E-wallets

There are three types of E-wallets:

A)   Open wallets: These E-wallets can be used for purchasing goods and services, funds transfer, withdrawing cash from ATM and POS terminals. For example- RuPay, VISA, MasterCard etc.

B)   Closed wallets: It is an E-wallet which is issued to a consumer by a company for exclusively buying goods and services from that company. For example- Flipkart, Oyo Rooms etc.

C)   Semi-closed wallets: They can be used for buying goods and services at specific locations and merchants having alliance with the issuing entity. They don't have any options for cash withdrawal. For example- PayU, Paytm, Airtel Money etc.

Top selling E-wallets in India

ICICI Pockets

It is a digital pocket that provides the convenience to its customers to easily fund their mobile wallet by using any bank account in India. It provides great help to pay for transactions.   It can be used on any Indian website and it is VISA powered.

HDFC Chillr

This app created by HDFC and is only available to HDFC bank customers. It is of great help to its customers as it helps in transferring money instantly to anyone in their phone book or to a beneficiary using his 'Account number & IFSC code' or 'UPI ID'.It is directly linked to the bank account of the customer.Users can also take the benefit of additional services like payment of bills, recharge,, split bills, or request money on Chillr.

Paytm

Paytm is definitely one of the most used E-wallet in India. It was launched in 2010.It has its headquarters in Noida, India. It has been adopted by large number of users. It offers a wide range of services for its users like DTH recharge, mobile bill payment, mobile recharge, booking tickets of movies, events amusement parks etc.

Mobikwik

This E-wallet company is based in Gurgaon.It was founded in 2009.It connects 25 million users with 50000 retailers. It helps the users to recharge, pay bills, and make third-party purchases with one tap. Users can take the advantage of Mobikwik coupons and save their money. It is similar to Paytm.

Freecharge

Freecharge has its headquarters in Mumbai, Maharashtra. It was founded by Kunal Shah and Sandeep Tandon in August 2010.It was acquired by Snapdeal on 8 April , 2015I.It helps the users to do mobile recharge, data card recharge, postpaid bill payment ,DTH payment etc.

Jio Money

It is a smart and easy way to make digital payments. It has been recently introduced in 2016.Users can instantly transfer funds to other Jio users and to bank accounts, make online and in store payments, pay their bills and recharge their mobiles.

HDFC PayZapp

It provides a complete payment solution. Users can shop on their mobile with partner apps.They can even buy movie tickets, music, groceries, transfer money, book flight tickets. Users can link their debit cards and credit cards to PayZapp

Citrus Pay

It is one of the best E-wallets in India. They have tie-ups with many online service providers. They are now collaborating with Woohoo which is a gifting and shopping portal.

LIME

It is issued by Axis Bank. It offers the facilities of payment, shopping and banking facilities. It is even available for the non-account holders of Axis Bank. Pooling funs and sharing wallets are the additional benefits provided by LIME. The users can add money to the wallet by using debit card or credit card.

State bank Buddy

It is a product of State Bank of India, wallet in India that's available in 13 languages. It is available for both users and non SBI account holders .Users can load money in their wallets and transfer it to contacts on phonebook or facebook. Users can shop online, book movie tickets, flights and hotels. It provides additional facility of mobile and DTH recharge.

CASE STUDY OF Paytm

Foundation of Paytm

Paytm was founded by Mr. Vijay Shekar Sharma in August 2010. He is also the CEO of Paytm. It started as a prepaid mobile recharge website. Its headquarters are in Noida, New Delhi, India. It is the consumer brand of parent One97 Communications. Ant Financial (AliPay), SAIF Partners, Mediatek, Sapphire Venture and Silicon Valley Bank are the investors of One97. The company launched its first Paytym wallet in 2013.

Funding received by Paytm

In 2015, Ratan Tata made an investment in Paytym. Paytm was the first Indian company to receive funding from Alibaba in 2015; the firm raised $575 million from Alibaba group for a share of 25% in the company. Alibaba is a Chinese e-commerce company and the biggest stakeholder in Paytm parent company One97 Communications. In March, 2016 Paytym borrowed 300 cr from ICICI bank. Further, Paytm received an investment from Mountain Capital, one of Taiwan-based MediaTek's investment funds, in August 2016 which valued

Paytm at of over USD$5 billion. The company has over 13,000 employees and has 3 million offline merchants across India.

Campaign by Paytm

Paytm have even started a campaign called "Paytm karo"

Impact of demonetization on Paytm

Demonetization of old currency notes of Rs.500 and Rs.1000 took place in the month December, 2016.Most of the E-wallet providers has been benefitted with the demonetization but Paytym has been extremely benefitted. It gave a sudden push to six year old startup. Paytm has registered a landmark of seven million transactions the worth Rs.120 crore the very next day of announcement of demonetization. Within these two weeks there were more than per day. From 10 November to 20 December, 20 million new users joined Paytym and increased its total user base to 170 million. The company has additionally added 150,000 merchants. During demonetization in India, the company was doing more transactions than the combined average daily usage of credit and debit cards.Paytm has achieved more than its targeted performance. Within 12 days of demonetization Paytm crossed $5 billion GMV sales. The number of offline transaction has increased from 15% to 65% in overall business. The valuation of Paytm has increased by 4.7%

Extension of Paytm to overseas market

On 16 March, 2017 Paytm launched its first overseas market in Canada which allows Canadians to easily pay their utility bills.

Services provided by Paytm

Paytm is India's one of the largest and the most popular E-wallets which are used by millions of users. Its app is available on windows, Android and iOS operating systems. Currently its business is not only limited to mobile recharge but it offers a wide variety of services to the users. It is an easy way to get the payments and provides an ultimate destination for many services like-

- Gas bill payment
- Electricity bill payment,
- DTH recharge,
- Metro card recharge,
- Insurance premium payment,
- Landline bill payment,

- Data card bill payment and recharge,

- Mobile Bill Payment,

- Mobile recharge

- Booking movie ticketsa

- Book hotels

- Book bus tickets

- Booking amusement park tickets, etc. They even provide huge discounts, great deals and cash back points to their users..

- **E-commerce platforms support Paytm wallet payment**

- UBER India

- BookMyShow

- Domino's Pizza

- Jabong

- FabFurnish

- Zovi

- Foodpanda

- TastyKhana

- JustEat

- Haldiram's

- Archies

- India Time Shopping

Partnerships

Paytm has partnership with Future Group, Big Bazaar, eZone, Croma, Fortis Health World, More, KFC, WHSmith Big major NHAI toll concessionaries like Reliance Infra, Sadhbav, IRB, MEP, L&T and GMR to enable cashless payments at all state, national and city toll plazas.

Frauds and technical woes of Paytm

On December 16, 2016 Paytm uncovered a fraud. Over the past two years there were 48 cases of refunding money to customers for false claims. The scam involved 15 customers who had links   some of the executives of Paytm.It has costed the company around Rs 6 lakh. This incident happened on the e-commerce portal of Paytm.

Technical woes

Paytm has been finding it difficult to manage the traffic on its mobile app. The traffic increased to three times. It faced a technical problem On 20 December, 2016 due to which the customers couldn't make the transactions. Paytm's app disappeared from the Apple Store for many hours on 21 December, 2016. They had de-listed the app due to technical issues and were waiting for the updated version to be approved by Apple.

CONCLUSION

With the advancement in technology, things have changed drastically. Sometime back people, people use to rely on cash but now the trend of making transactions electronically has gained much importance. In the recent scenario using E-wallets for doing transactions is considered as one of the best way to get rid of unnecessary burden. E-wallets offer a wide variety of facilities. E-wallets offer regular discounts and cash back points. It has provided people immense help during demonetization of old currency notes of Rs.500 and Rs.1000. The key factors like security, easy usability, cheaper, versatility etc have led to success of E-wallets in India. It is very easy to track the amount and number of securities. E-wallets have definitely emerged out as one of the easy method of doing transactions but still it has to be spread to some sectors of the economy. Although in India many companies are providing the facility of E-wallets to its customers but still many people are not aware about their utilities. Password security services have been provided to E-wallets to prevent it from any unauthorized access. Although E-wallets are easy to use but it involves various limitations like- technology supports, investment system outages etc.

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Female Issues and Indian Media
A Case Study on Female issues and Media

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Abstract

Both the woman and victimization is a very strong relationship. With Development of human civilization, increased the exploitation of women. The woman's condition went from bad to worse. Without man, his existence, were deemed to be redundant. Towards the twenty-first century, the entire global scenario has changed. Today's Woman is strong.

In male dominated society, women are always trampled. It's not from today; this century has been going on. Media's role towards women is becoming the growing concern of the feminist writers, basically regarding participation, performance and portrayal of women. As societies entered the world of modernization, the role of women changed dramatically. Media played an important role in the modernization of societies and greatly affected the image of women in today's modern world. Today, the role of women has changed. She has come out of closed rooms. Through this study, deals with this fast changing role of women portrayed in Indian media and its influence on the Indian society with a focus on some representative incidents. The mass media, to raise women's issues; has been successful and unsuccessful both. With the evolving situation of women in India, has been study the role of media.

Raising issues of women in the media have played a key role. The media, reports of female oppression, social consciousness, humanity, so many times in the sugar syrup wrapping sensation is, also introduced. Ever, his role was commendable; So many times raise the finger on media. Through this research, has tried to understand; that What exactly, the media, women have

been able to raise issues and how much. But if not, what was the cause. What is the solution of this problem?

Summary

After understanding some case studies, will support these facts and ideas, that in fact, raise the issue of women in the media is helpful or not.

Objective

Through this study; to see that is the media, arise the women's issues or not . Or the media, such issue raises only for his increasing the TRP. So that they may increase TRP. Or the media to understand their responsibilities.

Research Methodology

Research methodology based on qualitative analysis

Introduction

"There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing."

Swami Vivekananda

The most significant and longest social movement continuing is movement for emancipation of women. It sound intriguing how from highly dignified position in India's mythic history, the woman in Indian has been relegated to a secondary position. It would be a sad commentary on the subordinate role of women in India when women is ideally viewed as power, the origin of power itself but in reality found as a helpless, hapless woman without any identity except that of a wife, or the mother who has very little choice in decision making and has very little by way of her own basic choice. In almost every media set-up determine women's socialization in no uncertain terms. This has an important bearing on their ability to communicate and express their thoughts.

All over the world, especially in the field of media and movies, in comparison to women; Men works till long age. In media the measurement of success of man, from his being experiences. While, the measurement of success of woman, from his beauty. Women's are seen as a beauty and sex. So women are taken as a negative element. Women's, in the films are presented as sex. The movie or in media, use of women; is done used to attract the attention of men. Whether, the political parties or media; both of, women are exposed. Women are under social control and scrutiny which has restricted what they can say and where and to whom. Cultural moves in almost every social set-up determine women's socialization in no uncertain terms. This has an important bearing on their ability to

communicate and express their thoughts. By and large the media scene in India is that media does not address serious issues about exploitation and in equal treatment to women in different spheres but is keen in reporting sex related incidents by way of sensationalizing news of atrocities on women. It is true that media has brought to light, as never before, certain misdemeanors against women but in a very subtle manner it also perpetuated the stereotyped image of woman as a householder and an inconsequential entity in the traditional value system. Generally, women's problems never figure on the front page of a newspaper unless it is a gruesome murder or a case of rape. To be seen if, in the media, women's high-profile issue as it comes up. Today to many places; with the women is be incidents. Or in other words we can say; for increasing the TRP of media; any event that is displayed. Now the question arises; is the media, equally conscious of dalits, tribals, backward and minority women. Whereas the High profile cases have shown awareness. Issues related to women's rights, through the media, politization should be done, it is a big question. In the ideal situation, the woman, is woman. Such incident, mainly in the media, which has rarely comes. The question is here that; in the media; who will decide the definition standards of high profile cases and normal case. Media cannot move back from his responsibility.

Condition of women: Yesterday and Today

Ancient India

Some scholars believe that in ancient India women equal status with men in all spheres of life was achieved. However, some other scholars hold contrasting views. Patanjali and Katyayana, such as scholars say that women were educated in the early Vedic period. Rigvedic verses tell that the women used to have marriage at mature age. And was probably free to select their husband.

Some kingdoms in ancient India had traditions like "Nagrvdhu". Amrapali is the most famous example of Nagrvdhu. According to studies; In the early Vedic period, women had equal status and rights. However, later (approximately 500 BC) (especially in Manusmriti) were also began to decline in Condition of women.

Medieval times

In society, the status of women in India, during the medieval period, more deteriorated. In some communities in India; sati, child marriage and a ban on widow remarriage, became part of social life. In the Indian subcontinent, the victory of Muslims brought the purdah practice in the Indian society. In parts of India, devadasi or temple women, had been victims of sexual abuse. Polygamy, in Hindu Kshatriya rulers, was widely prevailing. In many Muslim families, women were restricted to Zenana areas.

Bhakti movements, tried to restore women's status. And on forms of domination, questioned. Mirabai was one of the most important faces of Bhakti movement . Shortly after the Bhakti movement, the first Guru of Sikhs, Guru Nanak, who preached the message of equality between men and women. The women; Leading religious institutions, Collective prayer or chanting of the hymns sung as songs and to lead them, become members of religious management committees; Led forces in the battlefield; Equality in marriage Amrita (Baptism) and advocated equality. Other Sikh Gurus also preached against the discrimination of women.

Historical practices

Tradition of Sati

In some communities, a widow in her husband's funeral pyre, were immolated alive. However, in this action, the widow was expected to be volunteered. It is believed that, many times for it, the widow was forced. In 1987, the Roop Kanwar case of Rajasthan Sati (Prevention) Act caused.

Johar

Johar means defeated the Rajput warriors, the wives and daughters to captivate. Die for his honor by the wives of defeated Rajput rulers; this has been followed.

Parda System

Curtain; that is the practice in some communities, women are required to cover their nakedness. This limits the mobility of women. And it is a symbol of the subjugation of women.

Devadasi

Devadasi is a religious practice in some parts of southern India. In which; women's marriage this was done with the gods.

National Crime Record Bureau Report

Crimes against women

In police record, against women in India, has seen a high level of crimes. In many cases, did not register the case by the police. And many times, by women does not complain to the police. Official figures show that the number of reported crimes against women, has increased dramatically.

In India, by the men, on the women, crime is getting increased. According to the National Crime Record Bureau , A total of 3,37,922 cases of crime against women (both under various

sections of IPC and SLL) were reported in the country during the year 2014 as compared to 3,09,546 in the year 2013, thus showing an increase of 9.2% during the year 2014. These crimes have continuously increased during 2010 - 2014 with 2, 13,585 cases reported in 2010, which increased to 2, 28,649 cases in 2011, which further increased to 2,44,270 cases 2012 and 3,09,546 cases in 2013. In 2014, a total of 3, 37,922 such cases were reported.

Uttar Pradesh with 16.8% share of country's women population has reported nearly 11.4% of total crimes committed against women at all India level, by reporting 38,467 cases and West Bengal accounting for nearly 7.5% of the country's women population, has accounted for 11.3% of total cases of crimes against women in the country by reporting 38,299 cases during the year 2014.

Incidents of incest rape (rape by blood relation like father, brother etc.) in the country have increased by 25.7% during 2014 over the previous year (from 536 cases in 2013 to 674 cases in 2014). Delhi UT (140 cases with 144 victims) has reported the highest such incidence followed by Maharashtra (94 cases with 102 victims) and Kerala (62 cases with 63 victims). There were 713 victims for 674 reported incest rape cases in the country during the year 2014.

Out of 37,413 rape cases, in 32,187 cases the offenders were known to the victims accounting for 86.0% of total rape cases during 2014. 16 out of 36 States/UTs have reported more than 90% of such cases. Apart from 674 incest rape cases, in 966 cases victims were raped by close family members and in 2,217 cases victims were raped by her relatives. A total of 8,344 cases were reported in which victims were raped by her neighbours, maximum such cases were reported in Madhya Pradesh (1,351 cases), Uttar Pradesh (1,111 cases), Rajasthan (860 cases) and Maharashtra (714 cases) and these four States accounted for 48.4% of total such cases. In 618 cases employers/coworkers have rape their female employees or colleagues.

Data on abetment of suicide of women is collected separately for the first time in 2014. A total of 3,734 cases of abetment of suicides of women were reported during the year. Maximum such cases were registered in Maharashtra (986 cases) followed by Telangana (627 cases) and Madhya Pradesh (455 cases) during 2014.

Now if we look at all these records, then the crime was not raised by the media. Against women, in the media some offense comes up. On the other hand, domestic violence cases do not come up in the media. While, the figures for domestic violence, is no less.

(Data Source- National Crime Record Bureau Report)

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High profile cases which was raised by the media

1-Sheena Bora murder case

2-Sunanda Pushkar murder case

3-Arushi Talwar Murder case

4-Jessica Lal Murder case

5-Nitish Katara case

6-Aruna Shuanbaug Case 1973

One of the oldest cases of rape that was widely covered by the media was the 1973 case of nurse Aruna Shanbaug

7-Mathura rape case

Mathura rape case is a landmark case in the history of Indian women's right movment in 1972, a tribal girl named Mathura was raped by two policemen in the Chandrapur district of Maharashtra.

 8-Priyadarshini Matto case

Priyadarshini Matto case rape and murder case of 1996. She was a 25 year old law student who was raped and murdered by Santosh Kumar Singh at her house in New Delhi.

9-Anjana Mishra Case

The Anjana Mishra Rape Case was high profile case of 1999. She was the wife of an Indian Forest Services officer had filed a complaint with the CM of Orissa, J.B. Patnaik against the then advocate general of Orissa Indrajit Ray, Who had attempted to rape her in 1997. Patnaik tried to shield Ray and later in 1999. Anjana was attacked on her way to Bhubaneswar by three men and was gang raped in front of her journalist friend with whom she was travelling Indrajt Ray received 3 year imprisonment for attempted rape white two of the three accused where sentence to life imprisonment after a CBI enquiry. The third accused is still absconding.

10-Mumbai Gang Rape

The notorious gang rape cases is the Mumbai gang rape of 22 year old photojournalist in a city that was thought to be very save for women. This case caused a lot of outcry from the public and media alike as questions were raised about the rape epidemic which seems to be getting worse than ever before.

11-Bhanwari Devi Gang Rape Case

Bhanwari Devi was grassroots level worker in Bhateri, village under the Women's Development project in Rajasthan. In 1992 she was gang raped by 5 high cast men of her

village when she got involved in speaking against child marriage. Her case attracted a lot of media coverage once it become clear that she was being denied justice on the basis of her low caste and gender. This case is considered very important in the women's rights movements in Rajasthan and India.

12-Scarlett Keeling Rape and Murder Case

The Scarlett Keeling Case of 2009 is of importance because it was in the media for all the wrong reason. Scarlett was British tourist visiting India with her family. She was 15 year old and was left behind in Goa with her 25 year old Indian boyfriend while her family travelled along the coast. She was brutally raped and then drowned in the sea and murdered. The Media covered the story as everybody ganged up against the bohemian lifestyle of her family and blamed her mother for her carelessness. It shows how in India most people still believe that "bad" women deserve getting raped.

13-Damini Gang Rape Case in Delhi, 2012

The most notorious of all rape case has to be the **Delhi Gang Rape of 16 Dec. 2012.** A physiotherapy inter was raped by 6 men while she was travelling in a bus with her friend in New Delhi. She was brutally raped and in her internal part of body and later died due to her injuries. The case brought about a lot of public outrage as thousands of people spontaneously gathered in India Gate, Delhi to protest against the gang rape.

Conclusion

When we look at the data, then shows that; 30 to 40 thousand, per year women's, sexual harassment occurs. But in the media, occur not reveal all phenomena. In the Media those events are shown who either are occur high profile, Or mass movement occurs. Women's portrayal in Indian media is nothing more than a showpiece or an icon of glamour or that of a householder. The status of women in the media is bleak as ever; little progress has been made. While it has improved from what it used to be five decades ago, not much progress has been made in the last two decades.

The Global Media Monitoring Project 2015 has found that only 37 per cent of all stories, including in newspapers and television, were reported by women. This was the same figure a decade ago. No forward movement has been made. Online, however, women's representation was 42 per cent. Another report by the International Federation of Journalists, specific to the Asia-Pacific region, found that, although the presence of women in the region doubled in the last two decades, women still comprised just 28.6 per cent of the total workforce. One of the reasons for such minute representation of women is gender inequality and discrimination.

This lack of gender sensitivity is apparent from the very fact that the media has failed to exterminate gender-based stereotyping, which other public and private, local, national and international organisations have been able to reduce to some extent. Women's portrayal in the media is it electronic, print, visual or audio, is always accompanied with some negative and degrading images. Gender bias is prevalent not in reporting or in the selection of news, but in the selection of reporters to cover the news. Yet, it is a fact that female journalists are always offered the 'softer' roles — lifestyle, culture, entertainment, health etc. In terms of participation, female characters are the most preferred on television due to their accompanied good looks, more so in business news channels, because their presence on-screen can increase TRPs.

Therefore, in order to empower women as leaders and to eradicate the existent gender gap, it is essential that they be given the decision-making power. Women should be better trained, skilled, knowledgeable and accessibility to information technology should be encouraged so that they adopt professional guidelines. Also, more media watch groups like the Indian Women's Press Corps should be established for the protection of women journalists. The powerful and positive role that the media can play in empowering women and gender equality should be supported and further explored. Media; not only high profile incident brought but also but also should try to bring all those events which occur in remote areas. The women issues, more effectively, can be raise in the media. With the help of the media, to some extent, women can be safe..

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Media Consumerism: A Study of Product Placement in Movies

Ayushi Sachdeva & Yashasvika Yadav

Abstract

The media works as an important vehicle in disseminating messages to all corners of the world. Television, radio, newspapers and new media are being used efficiently by advertisers to influence consumer behaviour. Media is the reason behind the elimination of that thin line between luxury and necessity. The impact of media is huge and pervasive. With the advent of technology and the information age, manufacturers and advertisers have devised sophisticated and revolutionary methods of promoting the products and influencing the mindset and the buying decision of an everyday consumer. Social media with its reach and scope has taken media consumerism to another level. It influences consumerism in all age groups, but most primarily in the millennial. This study shall deal with the analysis of several instances of product placements in Hindi movies and also with the ways in which social media has effected consumerism.

Keywords: consumers, manufacturers, advertising, purchasing

Introduction

Consumerism is a theory that states that consumption of goods is economically desirable. The media channels, right from television and radio, to films and TV shows, and even new media play an instrumental role in promoting consumerism. The impact of media on the consumers is subtle but huge. Masses don't realize that they are being influenced, but their lifestyles, consumer behaviour, purchasing decisions etc. are all governed by the media around them. In this tech savvy era, it is practically impossible for a person to shield himself/herself from something as pervasive and intrusive as media consumerism.

Advertising is the art of arresting the human intelligence just long enough to get money from it. And halfway into the 21st century, advertising has become as normal as breathing, eating, sleeping for a human. It has grown into a way of life. It is a constant reminder or rather a parameter of how one should look, what one should eat, and how one should live. With advertising techniques becoming sophisticated and adopting a psychological approach, the line between necessities and luxuries have been blurred. Media channels have prepared Moulds for people to fit in – culturally, economically, and physically.

As people become more entrenched in consumerism, their self-worth is taking a backseat. They already have predetermined notions of how one should look and feel and have lost the

sense of individuality. And moreover, this phenomenon is pervasive. Right from when a person wakes up in the morning to the time he goes to sleep in the night, he's surrounded by consumerism through multiple channels.

Media consumerism exists when a person is reading his morning newspaper, sitting in his living room and also when he's on his way to office, driving past hoardings. It exists when he's watching a movie on the weekends, and also when he's scouring the internet for some other purpose. Everything right from newspaper advertisements, to television commercials, to films, to social media play a role in shaping one's consumer behaviour.

Electronic media has resulted in an advertising boom and with the advent of internet, there has been an over-exposure on advertisements. These two things, coupled, have taken media consumerism to an all-time high.

While media consumerism has profited the product manufacturers and has projected an array of choices to the consumers, it has also led to consumers blowing up their pockets by buying products that were unrequited, or could have been avoided. Purchase decisions are often being governed by the fact that a product was promoted by their favourite actor in a recently watched movie, or because it is a regular in a TV show they watch.

Rationale of the study

To study the various instances of product placements through movies and to analyze the ways in which social media has effected consumerism. The idea is to understand how films and social media are being used as tools to trigger media consumerism.

Consumerism is best described as a theory that states the consumption of goods is economically desirable. Media refers to the channels being used to disseminate a piece of information – for eg. Television, newspapers, radio, films, internet etc. Media consumerism, therefore, is the use of these media channels to influence the consumers into buying more and more goods.

The scope and reach of the media has made it a widely used platform to trigger consumerism in the masses. With the media channels setting up benchmarks of how a person should look, feel, and live, consumerism is at an all-time as people are leaving no stone upturned in mirroring the standard of living promoted by advertisements.

Social media, precisely, has been very effective in promoting consumerism. It has allowed companies to build a social presence and capture the minds of the consumers from all corners. Moreover, people resort to social media to gauge the effectiveness of a product as

they can communicate with someone who has already used that product to get a firsthand account.

Objectives of the Study

1. To figure out instances of product placement in movies
2. To analyze the ways in which social media has effected consumerism

Research Methodology

The given study is based on the information and data available through secondary sources like newspapers, magazines, media reports, periodicals etc. This study is a conceptual presentation of ideas.

Findings and Discussions

Product placement is a practice wherein product manufacturers or service providers gain exposure for their products by paying for them to be featured in films and television programmes. The first ever memory of product placement in a movie dates back to Audrey Hepburn and Gregory Peck driving a Vespa scooter in Roman Holiday. The origin of product placement in movies is as old as the origin of cinema itself. In the initial stage, it was used more as an artistic necessity rather than as a product promotion strategy.

In a country like India, where stars and celebrities are looked upon as demi-Gods, product placement in movies becomes all the more effective. This practice has existed for quite some time now and has incorporated a myriad of products, right from fast moving consumer goods like soft drinks, to consumer durables like cars and motorbikes.

The first recorded instance of product placement in an Indian movie happened in the 1967 flick "An Evening in Paris", where the lead actress Sharmila Tagore was seen sipping a bottle of Coke. And from there, the practice of product placement in movies started gaining mileage. Fast forward to Rishi Kapoor starrer "Bobby" where the Rajdoot motorbike was launched in 1973. The first instalment of the Dhoom series had actor John Abraham promoting Suzuki bikes.

In 2003, Hrithik Roshan was seen promoting Bournivita and emphasizing on its effectiveness in the movie "Koi Mil Gaya". Another instance is where Shah Rukh Khan promotes Stroh's Beer in the 1995 blockbuster "Dilwale Dulhania Le Jayenge".

Be it Limca in "Dum Laga ke Haisha", or Sunsilk in "2 States", product placements have always smoothly crawled into the narratives of Indian movies. The decision of the marketers to portray a product in a movie isn't usually governed by its script or other technical aspects,

but by the estimated box-office success the movie will garner and the magnitude of the viewers the product will be exposed to.

Coke – the most advertised brand in Indian films

Soft drink giant Coca Cola have exploited the market of product placement in films with utmost genius and extreme precision. The first recorded instance of a product being promoted on the celluloid is of the 1967 classic, "An Evening in Paris." The female lead of the movie, Sharmila Tagore, is seen sipping from a bottle of Coke, struggling to make the logo visible. Another instance of this was recorded in the year 1999, in Subhash Ghai's "Taal." The movie had a scene wherein actress Aishwarya Rai is sipping from a 200 ml coke bottle through a straw. Movies "Hum Saath Hain" and "Kuch Na Kaho" also promoted the brand in a subtle manner. "Dev D" which came in 2009 also had actor Abhay Deol ordering Coke along with Vodka in one of the scenes. Another film which showcased Coke was the Hrithik Roshan starrer "Yaadein" where Hrithik offers Coke to a saddened Jackie Shroff.The most recent example of Coke's product promotion was in the 2013 flick "Shuddh Desi Romance" with actress Vani Kapoor drinking Coke to de-stress herself.

Times of India – Hum Tum, 2005

In the summer of 2004, national daily, The Times of India began a comic strip titled "Hum Tum" for Kunal Kohli's upcoming directorial venture by the same name. The film was being produced and distributed by Yashraj Films. The comic series starred the lead actor of the film, Saif Ali Khan. It garnered breathtaking response and soon became a rage. A year later when the film released, the moviegoers observed that Saif was playing a cartoonist in the film, who sketched the characters of Hum Tum which were being published in The Times of India. In one of the scenes of the movie, Times of India is shown lying on the couch and is then picked up by one of the female characters who announces that it is the very same newspaper that publishes Karan's (name of the character played by Saif Ali Khan) cartoon series – "Hum Tum."

Swift – Bunty Aur Babli, 2005

Yashraj Film's 2005 venture "Bunty Aur Babli" was a landmark in the realm of surrogate advertising or product placement through movies. In a much carefully crafted move, the makers of Suzuki's latest mean machine – Swift had managed to very strategically place the car in the Abhishek Bachchan – Rani Mukherjee starrer.

The launch of the car was made to coincide with the commercial pot-boiler and both – the movie, and the car were unveiled on the same day, i.e. May 27th, 2005. The leads were seen driving a red Swift in the movie and that was the first instance wherein the car was beheld by the Indian audiences.

Media consumerism was hit by a new wave when social media stepped into the picture. Consumerism has been very neatly interwoven into our day-to-day lives with us being in constant touch with the social media platforms. Of late we have seen a point of convergence where our actual lives and personal identities have quite offhandedly intersected with consumerism. There was a time when a person seeking product information had to physically visit a store and enquire about a product from the employees and the salespersons. This need for physical movement has been eliminated in the information age. Social media has allowed companies and brands to build an online presence and consumers can get in touch with the concerned for gaining product information without making an effort to go to a store and seek help. Social media has provided unrestricted access to product information and specifications on the parts of the consumers. Websites can be directly accessed at the touch of a mouse and the needed information can be fleshed out in a jiffy. This enables the consumers to access considerably larger amount of information at one go.

Another way in which the social media impact consumerism is by giving out first-hand information to other people. For example, a person is looking to buy a recently launched mobile phone but isn't sure about its performance and value for money. If he goes to a store to seek information regarding the same, chances are the salesman will convince him into buying the product through persuasion. In such a case, the person resorts to social media where he can read reviews of that specific product by people who have purchased it before him. He gets a firsthand account of the product utility which will help him take a wise purchasing decision.

A third way in which social media influences consumerism is by providing the consumers with multiple pictures of a product. In this era of e-commerce, where most purchases happen online, it would have become quite difficult to choose and buy a product without being able to see it. Social media fulfils this need as well as it portrays multiple product images taken from all angles to substantiate even the remotest doubts about the appearance, look, style of a product.

Most importantly, social media has empowered the consumers by giving them a voice. If a consumer is unhappy by his recent purchase, or has been misled, he/she can vent out his distress on the social media and prevent others from buying that specific product or service.

Conclusion

Product placements have proved out to be a boon for manufacturers as they have went on to be an absolute rage in context of the cinema they were viewed in. The product manufacturers have been immensely profited by this practice, and more because cinema and Bollywood is looked upon as almost a religion in the country. Stars and celebrities have mass followers and words coming out of their mouths become the gospel's truth in no time. In such a scenario, when an innocent moviegoer watches his favourite actors or actresses driving a specific car, or sipping a specific drink, he is tempted to follow their footsteps and mirror the lifestyle they are shown leading.

In pursuit of doing so, he may eventually end up burning a hole in his pocket while buying uncalled commodities and products that might have been avoided. The minds of the youth and the younger generations, especially, are similar to the clay. They'll be moulded exactly how one wants them to. The consumers should remain cautious on their parts and shouldn't get carried away just because an icon of their choice is seen doing something.

The difference between a necessity and a luxury should be observed and realized and one's buying decisions shouldn't always be governed by the predetermined standards set by the media. Product placement, which started off as an artistic necessity in movies, has now been transformed into a completely commercial aspect with the sole aim of profiting the manufacturers of the product.

Social media has resulted in a boom in media consumerism. It has revolutionized consumerism by making information available to the consumers at the push of a button. Not only this, it has also empowered the consumer giving him a voice to record his distress or unsatisfactory encounter with a product or a service in the public domain.

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Awareness Campaigns promoting a Cashless and Digital Economy Post-Demonetisation

- Shreya Sharma & Rishav Vatsa

ABSTRACT

A major problem in India after demonetization was lack of awareness regarding the Digital Modes of Transactions, especially in Rural Areas. So, a need was felt to educate people regarding the usage of Digital Transactions, different modes of Digital Transactions and the procedure through which the entire Digital Transaction would take place. The Government of India, along with the owners of Digitalized Companies decided to spread awareness regarding the Digital Transactions either by Advertisements in Print and Electronic Media or by Different Campaigns organized by them. Different Media outlets have been used to spread Awareness including the Traditional Media.

The major promotion of Digital Transactions Post Demonetisation was through Advertisements in Electronic Media such as Television and Radio. There were 7 most notable Advertisements telecasted on Television Post Demonetisation including FreeCharge Advertisement, Paytm Advertisement and Ola Money or Card Payment Advertisement. In Radio, there have been 20 Radio talks regarding the emerging trends and different methods of Payment Post Demonetisation, making people aware about Digitalization. Several other campaigns have been carried out to spread awareness regarding Digital Transactions Post-Demonetisation including Digital Payment Awareness Campaign and Vittiya Saksharta Abhiyan (Visaka).Therefore, the Objective of this Research Paper is to focus on the various Awareness Campaigns carried out Post-Demonetisation to make people aware about the Digital Transactions, thereby, ensuring the development of a "Cashless and Digital Economy." This would be carried out through case study method.

Keywords:- Demonetisation, Cashless and Digital Economy, Digital Transactions, Different Media Outlets, Awareness, Advertisements, FreeCharge, Paytm, Ola Money or Card Payment, 20 Radio talks, Digital Payment Awareness Campaign, Vittiya Saksharta Abhiyan (Visaka).

INTRODUCTION

On 8th November, 2016, Prime Minister Narendra Modi in a live televised address announced the Demonetisation of all the 500 and 1000 rupee notes. People were seen standing in long

queues at different banks post Demonetisation for their deposition of old currencies in exchange of new ones. With Demonetisation move having an upsurge nationwide, yet there were some areas, particularly Rural India that was not very much aware about this move. So, a need was felt to address the people regarding the Demonetisation move through different media outlets, be it Print Media, Electronic Media, Traditional Media, Internet or by organising campaigns to aware people regarding this move and its long-term benefits.

Different Awareness campaigns have been started by the people, different companies and some were initiated by the Government of India too, all in a way to make people aware about the new trends that emerged Post Demonetisation, new ways and methods to make payments or transactions. These campaigns aim to educate people regarding the new technologies that emerged after Demonetisation to make India a **"Digital and Cashless Economy".**

Most of these campaigns, in their different forms spread literacy regarding new methods of digital payment or e-payment which includes Cashless Payment Systems which further includes Credit/Debit Cards, e-wallets such as Paytm.

OBJECTIVE

The Objective of this Research Paper is to focus on the various Awareness Campaigns carried out Post-Demonetisation to make people aware about the Digital Transactions, thereby, ensuring the development of a "Cashless and Digital Economy.

RESEARCH METHODOLOGY

The present study is based on several case studies and on the information and data available through secondary sources like newspapers, blogs, journals, internet etc. It is a qualitative research study and a conceptual presentation of ideas.

REVIEW OF LITERATURE

- **DEMONETISATION: HRD** Ministry plans month-long campaign to spread digital awareness among students

    (Firstpost.com, PTI, December 8, 2016)

The Ministry of HRD launched a campaign named VISAKA to aware people regarding demonetization. Union HRD Minister Prakash Javadekar held a meeting through video conferencing with Vice Chancellors and senior officials dealing with higher education in states and said that the initiative -- Vittiya Saksharta Abhiyan (VISAKA) is getting a very enthusiastic response from students. It was further announced that as part of the campaign, each student will join digital platform and initiate their family as well as ten others towards

cashless transactions. In two hours itself there were more than 2,000 registrations. To register volunteers, we are appealing to all college students to become volunteers in this transformation of India campaign of digital financial literacy, the minister said.

- **Finance Ministry launch ad campaigns to subtract Demonetisation grief**

  (Times Of India, Anirban Chowdhary, December 26, 2016)

  The finance ministry has been launching a series of advertising campaigns to extol the virtues of the move and what is touted as a resultant cashless economy. The first of the mandates for the campaign was given to Ogilvy & Mather (O&M) and Crayons Advertising, also the BJP's chosen agencies for the ongoing UP poll campaign Another initial one was done by O&M. Executive chairman Piyush Pandey confirmed the mandate. "These were done on hoardings primarily in the form of testimonials by the common man/woman. Each message ended with the punchline: 'Mera paisa surakshit hai'(my money is safe)," said a second senior executive at the agency. The campaign was meant to allay initial fears of the people that all their cash savings have come to naught.

- Modi gov Spending 1.4 Crore On Ads Everyday, Spent 10 Cr On Demonetisation Awareness Campaign!

  (Irony Of India, December 5 2016)

  A cost of 23.5 percent of the total advertising budget of Rs 170 crore was allocated to the ministry of information and broadcasting for the promotion of the drive. And spending on the campaign has increased over the years as the government releases more ads, including television commercials, to promote sanitation and end open defecation," says the report citing a person close to the development.The Central government has spent more than Rs 1,100 crore in two and a half years (from June 1, 2014 to August 31, 2016) on advertisements, according to information provided by the Union Information and Broadcasting Ministry to activist Ramveer Singh under the Right to Information.On breaking down the figure, it comes to around Rs 1.4 crore per day. Notably, this spending is only for advertisements on television, the Internet and other electronic media. It does not include other platforms like print advertisements, hoardings, posters, booklets and calendars. The total sum will be much higher if these costs are also included.

Different Awareness Campaigns (preferably Advertisements) in Electronic Media (such as Television, Radio) regarding Demonetisation:

1. TELEVISION

Television is considered to be one of the most effective mediums for transmitting information and influencing people. The number of people who have been switching to this digital medium for information has been rapidly rising. Today, almost every household has a Television.

This was the most probable reason why most of the Demonetisation campaigns were done through this medium in the form of advertisements and various announcements being telecasted on television by prominent leaders to aware people about this revolutionary move. The most noticed were **7 Advertisements** which were telecasted on a regular basis Post-Demonetisation.

- **Freecharge Advertisement:**

FreeCharge is an e-commerce Website. It gives individuals an online facility to recharge any prepaid or postpaid mobile phone and Data Cards in India.

Post Demonetisation, people had cash problems, due to which they were not able to get their recharges done. Then they thought of switching to Digital Mediums that enabled them to get their recharges done. That was when FreeCharge came into light. Keeping in mind the problems faced by the people, the company owners and the Government of India decided to create awareness among people regarding the usage of FreeCharge through Advertisements, which were widely telecasted on Television.

This Advertisement enables a distressed lady to get her recharges done through FreeCharge. It also educates her regarding the entire procedure for the usage of FreeCharge. It firstly requires the user to click on "Pay or Send", then the user is supposed to enter his/her mobile number, after which he/she is required to enter the amount of money and then they are supposed to click on "Pay Now".

It had a very catchy tagline. It was- " FreeCharge kiya matlab cash diya."

This has been one of the most widely telecasted advertisement Post-Demonetisation after the Paytm Advertisement. These advertisements laid a firm foundation for Digitalization in India, post Demonetisation.

- **Paytm Advertisement:**

Paytm is an acronym for "Pay through Mobile". It is an Indian Payment and Commerce Company. It allows people to make payments through mobile. It is the most common practice post Demonetisation to make payments digitally and paytm is the first choice of individuals to make payments.

After Demonetisation, there have been numerous advertisements that aimed to aware people regarding making payments through Paytm. Some people also consider Paytm to be the opposite of Atm, as Atm required people to make transactions in person while paytm allows people to make those transactions easily through their Mobile Phones.

Post Demonetisation, Paytm Advertisements have been telecasted on a regular basis to aware people about the digital transactions.

This particular advertisement shows a distressed man who is in deep thought, thinking how he would make payment to his painter, whom he had already assumed would not be having changes of 2000 rupee notes and he could not make the payment through 500 or 1000 rupee notes due to Demonetisation. Then immediately the painter asks the man not to worry about his payment and asks him to install Paytm App. He then informs him that this app allows people to make digital transactions easily .The distressed Man is seen relaxing now. He immediately installs Paytm App.

This advertisement then also awares and educated the intended audience about the usage and entire procedure of this app after Installation. Firstly, it requires the user to click on "Add Money", then the particular individual is supposed to enter the amount of money, then he/she is required to choose whether the payment has to be made from Debit Card/Credit Card/ Net Banking, then they are supposed to fill their Paytm Wallet, after which they are supposed to click on "Pay or Send". Then they have to enter their Mobile Number, and then they are supposed to click on Send.

It further engages the audience with its catchy tagline saying- "ATM nahi, Paytm Karo."

- **OLA Money or Card Payment Advertisement:**

This particular advertisement, displays a young girl who is stressed out post demonetisation about her travelling and booking of tickets. She is then seen thinking- " So what if there are no notes right now, is that going to stop me from travelling?" "No!", she says with determination. And then the intended audience is made aware about the "OLA money or card payment". It enables people to go cashless and furthermore it has a very engaging tagline

which says- "Ola Money or Card Payment ke saath, nahi rukega India, Cashless Chalega India."

Similarly, there were 3 more advertisements related to Paytm and 1 related to FreeChargemaking it a total of 7 advertisements that were telecasted on television to aware people about digital transactions, post Demonetisation.

2. Awareness Campaigns through Radio:

Radio is one of the most influential mediums after television. Around 16 million people out of the population of 18.6 million in Delhi, tune in to the radio every week. Radio not only provides information but it also plays a major role in shaping an individual's perspectives and thoughts, although it cannot be held completely responsible for people's thoughts on certain issues.

Post Demonetisation, a Pro-Government-Pro-Demonetisation radio message was played every morning and evening- particularly when people were on their way to work or returning from it, which was released by The Ministry of Information and Broadcasting.

In this particular Radio Message, a host goes from one bank to another to report the views of the people regarding Demonetisation. It also had the interviews with people and discussions about the problems faced by the people Post-Demonetisation. The host approaches different people standing in long queues outside Banks. He asks them about their perspectives on Demonetisation and whether or not they support this revolutionary move to curb Black Money and to uproot Corruption. However, The interesting thing was that most of the people that the host had a conversation with, supported the Government's move and said that it was for the greater good of the entire nation, so indeed it was a beneficial step for the country. Other than this, there have been 20 radio talks regarding the emerging trends and different methods of payment post Demonetisation, making people aware about the digitalization and urging them to switch to digital methods of payment like Paytm and FreeCharge.

3. Other Awareness Campaigns(including the campaigns done through Traditional Media) :

- **Digital Payment Awareness Campaign:**

Post Demonetisation, to promote Digital Transactions, the Government of India have been carrying out various campaigns at different places to aware people and urge them to switch to digital transactions. These campaigns have been organized by the National Institute of Electronics and Information Technology (NIELIT). They have been conducted at many

places including the ones conducted by NIELIT Ajmer, NIELIT Shimla, NIELIT Imphal, among others.

Several Awareness Activities have been carried out by the Paryavaran Mitra Schools in Uttar Pradesh and Bihar to aware people regarding digital payments. This Awareness campaign was carried out on January 12, 2017, also observed as National Youth Day. This Campaign was coordinated by CEE North.19 Schools from Lucknow, Bahraich, Allahabad, Saharanpur, Amethi and Lakhimpur Kheri participated in the campaign.

155 Students from Lakhimpur Kheri and Bahraich were taught about digital payments by the branch managers of nationalized banks, during a lecture organized for them in their respective schools.

Around 85 students from 17 schools participated and took the initiative to educate the staff in their school and people in their community about Digital Payments. The students prepared Presentations and taught the people how to carry out digital payments through their smart phones and even basic mobile phones. Each Participating student reached out to 10 people throughout the day and educated them regarding digital transactions, thereby, creating awareness about the different applications that are available for making digital transactions and furthermore, urging them to switch to digital mediums for transactions thereby, reducing their plea Post-Demonetisation.

- **DigiShala- Educational TV Channel for digital payments on DD Free Dish (TV)**

  Digishala, is a free Doordarshan DTH Channel, launched by the Law and Information Technology(IT) Minister Ravi Shankar Prasad, to aware people regarding the digital transactions in order to reduce their plea Post-Demonetisation and to educate and inform them about the various modes of digital payments.

  This channel was launched with the aim to empower citizens of the nation, especially farmers, students, Dalits, and women in rural areas to learn the usefulness and benefits of Digital Payments. This channel also enables the people to understand the use of Unified Payments Interface (UPI), USSD, Aadhar-enabled payments system , electronic wallets, Debit and Credit Cards.

  The Law Minister also **launched a website** (www.cashlessindia.gov.in) which will serve as a repository of knowledge regarding digital payments. Both the channel and the Website have been launched as part of the "Digi Dhan Abhiyan", a campaign conceptualized by the IT

Ministry to enable every citizen, small traders, farmers and merchants to adopt digital payments in their day-to-day transactions.

- **Vittiya Saksharta Abhiyan (Visaka) by Ministry of Human Resource Development (MHRD):**

Demonetisation move has influenced the citizens of the nation and has shifted our cash-dependent economy to cashless economy. With this major financial revolution, the government is looking forward to curb black money and uproot corruption and to make India a digitalized Economy. To achieve this, various campaigns have been carried out , awaring people and urging them to switch to Digital Transactions, thereby, enabling the transformation of our Economy and making it a Cashless and Digital Economy.

"Vittiya Saksharta Abhiyan" or "Visaka" aims to actively engage the sudents/youth of Higher Educational Institutions to encourage and motivate all payers and payees to use a digitally enabled cashless economic system for transfer of funds.Ministry of Human Resource Development or MHRD , views the Higher Educational Institutions in the country along with the faculty members and students to take the lead and act as engines of this Financial Transformation.

All Heads of all the Higher Educational Institutions in the nation should plan for a cashless campus, within a limited timeframe, for all transactions within the campus.

All the students and faculty members engaged must also motivate and encourage the usage of digital transactions among their families and communities to promote the higher interest of switching to digital transactions and making India a Cashless and Digital Economy.

NCC/NSS Volunteers of an institute may take up a major market and interact with shopkeepers and vendors and can educate them regarding digital transactions and could aware them regarding the development of a cashless market focusing on each point of sale.

The Ministry of Human Resource Development looks forward to active participation of students, faculty members, staff members of all educational institutions in accomplishing this task.

FINDINGS & CONCLUSION

The impact of Demonetization was not be positive for the country. People were frustrated standing in long queues outside various banks to get their old currency exchanged for new ones. The Plea of the people was increasing at an alarmingly high rate due to cash problems,

so people switched to Digital Transactions, which was necessary for the development of a **"Cashless and Digital Economy"**.

There was a lack of awareness in the rural areas regarding Digital mode of transactions. The Government thus launched various campaigns through several mediums like print, radio, television and new media. According to the research, Paytm was the major beneficiary. Through its effective ad advertising stratergy, people readily accepted the payment mode through paytm . Paytm has become successful in convincing people to use its mobile application rather than standing in long ATM queues.

Also, MHRD launched an effective awareness campaign for students named VISAKA. All the students and faculty members of various institutions were engaged in this campaign and were asked to motivate and encourage the usage of digital transactions among their families and communities. They have even kept awards and cash prizes for colleges getting maximum volunteers and spreading maximum awareness. This move has really helped in promoting awareness regarding digital transaction in rural areas. Apart from this there were campaigns by several banks, OLA, DIGISHALA by Dish TV.

Government has spent hundreds of crore only on advertising about the various mode of payment methods they have launched post demonetization. But their efforts were not very successful   major reason being illiteracy and a large number of populations living n rural areas. Though a lot of people have accepted digital mode of transactions but still there is a very large number not ready to accept the move. It is very difficult to implement such a strategy in a country with such a large population and a lot of planning is required for the same.

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The Impact of Mass Media on Culture, Values, Ethics and Behavioral Communication

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The impact of mass media in India is very significant and this is clearly apparent through the rising number of advertisers who are capitalizing on these media channels to spread their messages. Rural or urban, regardless of caste and religious boundaries, Indians are glued to television and radio serials. This article aims to examine is the intangible cost involved in this burgeoning mass media culture."Films are seen once or twice while ad films are seen over and over. Yet the advertising for many of these iconic brands doesn't seem to drive social change in behavior and values as strongly as some of the heroes and heroines do through their portrayals in films and serials. "It is the people and their characters that the masses of India seem to identify with.

With regards to their dressing and personifications of themselves, mass media has affected the lives of people in many ways. As village politician Chandraprakash Dwivedi said "Now village girls want to dress like Rani Mukherjee in Bunty aur Babli -- this within four weeks of the release of the film. " Men want a hairstyle like "Radhe Bhayya" (role performed by Salmaan Khan) in hit movie Tere Naam. Bindis, blouses, and bangles define the concept of beauty for girls in small towns - influenced by the looks of the saas-bahus in the umpteen TV serials beaming into their drawing rooms on various satellite channels. This article aims to answer the question it has put forth above through the examination of the differences in social structures in India from the past to the present; as well as the differences in forms of communication and entertainment. Folk Music, television and cinema will be examined under the category of communication and entertainment. Communication in India often took on a musical tone, especially in the communication of religious works or literature. Poetry and religious texts were often sung. The advent of television however has made this rather obsolete. Similarly, village theatre and dance (nautanki) has been replaced by cinema and

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television serials. Social structures in India have also changed with respect to the caste system.

"Traditional forms of communication and entertainment "The culture of India is one of the oldest cultures in the world and yet it is so diverse as to be impossible to pin down and define. The South, North, and Northeast have their own distinct cultures and almost every state has carved out its own cultural niche. In spite of the diversity, it's bound by a common thread as one civilization perhaps because of its shared history of colonialisation and the following struggle for independence from the British. Culture and its preservation matters a great deal to Indians, at least in rhectoric. The Government of India has even formulated a "Cultural Policy" which lays out three major objectives as preserving the cultural heritage of India, inculcating Indian art consciousness amongst Indians and promoting high standards in creative and performing arts. Unfortunately, it seems the advent of mass media has made the cultural policy redundant as performing arts seem to have virtually disappeared for the masses of India. In the past, Indian drama and theatre were a significant part of "Indian culture" and some of the oldest plays in the world originated from India.

Music, drama and literature have all changed with time and are now digitally enhanced are available to a wider base of people. The television and print revolutions have granted access to these forms of media to the masses across India. Villages often have their own newspapers and access to television is readily available to the majority. Bollywood cinema is not restricted to the urban community and is in fact highly popular with the rural masses. The ease of making cassette tapes and now compact discs has allowed for a very widespread distribution of music; opposing the need for traditional folk singers and concerts. Bhojpuri folk music is an example of a dying genre of music that is now regaining some following due to overseas Diaspora groups desperate to maintain their links to their dialect. As Ajeet Praim Singh, leader of the Bhojpuri singing group D'Bhuyaa Saaj said, "We don't speak Bhojpuri any more, so all that we sing is by the ear. But we love this form of music and we perform quite often". In Cassette Culture, Peter Manuel tells how a new mass medium, the portable cassette player, caused a major upheaval in popular culture in the world's second-largest country. The advent of cassette technology in the 1980s transformed India's popular music industry from the virtual monopoly of a single multinational LP manufacturer to a free-for-all among hundreds of local cassette producers. The result was a revolution in the quantity, quality, and variety of Indian popular music and its patterns of dissemination and consumption.

Television has had a more or less similar impact due to its widespread reach. It is nearly impossible to establish the precise number of people with access to a television set in "the poor world ", as James Murdoch, chief executive of STAR TV Group told a cable conference in India; due to the fact that individual cable subscribers sometimes pass on the service illegally to an entire neighborhood. "Moreover, in parts of the developing world, large numbers of people often crowd into one house or cafe to watch television, a factor that is hard to quantify". In the case of India, media empires have had to adjust their strategies to suit the Indian context. STAR TV realized that its mainly American oriented programming was only reaching a tiny, although wealthy, urban audience. It therefore started adding Hindi subtitles to Hollywood films broadcast on its 24-hour channel and dubbing popular U.S. soaps into Hindi. In October 1996, STAR Plus began telecasting programs in English and Hindi. In 1999, it claimed 19 million viewers in India. Another example of this cultural hybridist is Zee TV, India's first private Hindi-language satellite channel.

Zee was launched in October 1992 and depended initially on recycled programming. It then broke television taboos by broadcasting programs about sex, relationships, and horoscopes. The channel thrives on a mixture of Hindi film, serials, musical countdowns, and quiz contests. Zee's innovative programming includes news in "Hinglish." Despite the influence of the English language in India, the biggest media growth is in regional languages. Even U.S. series like "Friends" (known as "Hello Friends" in India) have been hybridized, although the latter has not been as successful as expected—the lifestyle of the Hyderabadi versions of the New Yorker originals did not settle in the Indian imagination. Such television shows are the prime example of how American culture has become more popular in India than Indian culture.

Changes in Social Structure: In Kirk Johnson's study of a small town two hours away from Mumbai city where television had just reached, he noted how television upset existing social structures and created new ones.

The people of India belong to thousands of castes and caste like groups : hierarchy ordered, named groups into which members are born. Caste members are expected to marry within the group and follow caste rules pertaining to diet , avoidance of ritual pollution , and many other aspects of life. With the advent of mass media and channels of communication and information, the Brahmins who have traditionally been at the top of the caste system have been replaced by those with color television sets in their homes , shows in Kirk Johnson

studies. The next level seems now to be those with access to black and white TVs. Caste lines have been faint in the search to gain access to information; which in itself is not a bad thing.

However, such interaction means that traditional social structures have been destroyed and more people are flocking to the cities that they see on television in the hopes of achieving the material goods that are telecast. This has resulted indirectly in an increasing number of unemployed in the cities as well as a growing number of slums , as these internal migrants are often lowly skilled and unable to find suitable jobs in the city.

Media and Society: One of the most heated issues debated, ever since the invention of the television, is the effects of media violence on society. Many try to wipe it out, but will undoubtedly fail. It has great educational and entertainment value. There have even been studies showing that viewing television violence will actually relieve stress. For these reasons, televised violence, including fights, with or without weapons, resulting in bloodshed, will never diminish. Many parents try to shelter their kids from the violence portrayed on television. They only look at the negative aspect because the parents complain by saying the violence only teaches their children how to kill and to get away with it .Television is the most credible and believable source of information on the reality of the world .It teaches that the world is a violent and untrustworthy place .It reports on how the world really works .Televised violence cultivates dominant assumptions about how conflict and power work in the world. Violence is an important fact of life. It is very much part of the human condition. The media cannot pretend that violence does not exist. Televised violence orients people to their environment. It helps them understand their world. It serves as a mirror in which people examine themselves, their institutions, and their values. The exposure of children to televised violence is functional to the extent that it prepares them to cope with reality. Conflict is important for children to grow up with. It is part of their life

Media & Youth Violence: "The problem of youth violence cannot be attributed to one cause alone. The media plays its part, regaling young children and adolescents with programming that is amazingly violent in content. The orgy of unnecessary violence continues into adulthood. Viewers and listeners become desensitized to the sufferings of others. Movies and songs teach young people to be selfish and self-centered, and to denigrate and devalue feelings of empathy and compassion. Some people do indeed imitate what they see on television. But the media is not the only model. Parents and guardians provide ethical guidance and moral direction. Nevertheless, not all young people enjoy the benefits of a healthy and wholesome upbringing. Many come from broken homes, and all exist in a society

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that is increasingly atomized and dysfunctional. The media may help, but it is society itself that urges on individuals toward the commission of violent acts."

Media Violence Facts and Statistics

Prevalence of Media Violence: The Television Violence Monitoring Project examined the amount of violence on American television for three consecutive years, as well as contextual variables that may make it more likely for aggression and violence to be accepted, learned, and imitated. They found**:**

- **66 percent of television programs contain some violence, and only 6 percent of television programs with violent content feature an "antiviolence" theme.**
- **42 percent of the violent interactions on television involve perpetrators who have some attractive qualities worthy of emulation.**
- **44 percent of violent scenes involve humor either directed at the violence or used by characters involved with violence.**
- **Nearly 75 percent of violent scenes on television feature no immediate punishment for or condemnation of violence.**
- **40 percent of programs feature "bad" characters that are never or rarely punished for their aggressive actions.**

The report notes that many television programs fail to depict the harmful consequences of violence. Specifically, it finds that of all violent behavioral interactions on television, 58 percent depict no pain, 47 percent depict no harm, and 40 percent depict harm unrealistically. Of all violent scenes on television, 86 percent feature no blood or gore. Only 16 percent of violent programs feature the long-term, realistic consequences of violence

Culture cops & media: If communication is the backbone of human social identities, values and institutions, dramatic changes in the means of communication have the most profound impacts on social, cultural, economic and political questions. One has only to look back at the sweeping changes brought about by the techniques of long-distance communication since the growth of the electric telegraph in the second half of the 19th century to appreciate how profound the effects of modern communication have been all over the world.

Revolutionary as the means of long-distance communication were to many people of late 19th century, to us their effects may now seem mild as compared to the global impacts of the mass-media technologies and empires that have come into existence during the second half of the 20th century.

According to a r study from the Pew Internet & American Life project more than one-half of all teens have created media content, and roughly one third of teens who use the Internet have shared content they produced. In many cases, these teens are actively involved in what we are calling participatory cultures .A participatory culture is a culture with relatively low barriers to artistic expression and civic engagement, strong support for creating and sharing one's creations, and some type of informal mentorship whereby what is known by the most experienced is passed along to novices .A participatory culture is also one in which members believe their contributions matter, and feel some degree of social connection with one another (at the least they care what other people think about what they have created.

Media: conflict with culture: Culture is an essential part of conflict and conflict resolution. Cultures are like underground rivers that run through our lives and relationships, giving us messages that shape our perceptions, attributions, judgments, and ideas of self and other. Though cultures are powerful, they are often unconscious, influencing conflict and attempts to resolve conflict in imperceptible ways.

The Hindu-Muslim Conflict in Bollywood Films

The Religious Conflict as a Blockbuster: The Bollywood wave has reached our western shores. But how much screen time is actually devoted to politically and socially critical issues in these Indian films, which are primarily about love, consumption, and affluence, it's an important question?

In "Veer - Zara" Yash Chopra intentionally highlighted the conflict between Hindus and Muslims and dressed it up as popular entertainment | Millions of people in India adore Bollywood films. But in the West too, this popular film genre is attracting an ever-growing following. At first glance But Bollywood does not restrict itself to these obviously entertaining cinematic effects, it also tackles controversial issues like the religious conflict between Muslims and Hindus, which is reflected in the tense power-politics played out between the neighboring states of India and Pakistan. "Veer – Zara", for example, is loosely based on the story of Romeo and Juliet. Director Yash Chopra intentionally highlighted the conflict between Hindus and Muslims and dressed it up as popular entertainment.

Other example for the same is Hindi movie "SARFAROSH: The Indian movie Safarosh is an intense drama of terrorism & insurgency in our country. It revolves around an assistant commissioner, police, Aamir khan who takes on terrorists, who are out to ruin the peace of the country. The films make the name of neighboring country as the conflict creator. Naseeruddin shah is shown as being the one who creates & encourages the spread of

terrorism in country. The movie tried to explain some of the main reason for the spread & insurgency of terrorism in India.

Conclusion:

Other than dress; many other aspects of culture have been sacrificed in favors of western influences. Folk music and travelling singers have given way to cassettes and compact discs; nautanki shows have dissolved under the pressure and competition brought forth by television and cinema. The traditions of story telling have also taken a back seat due to cassette playbacks of discourses and the ease with which printed material is cheaply available. Just as traditions have gone 'out of fashion', it seems that many beliefs have done so as well. Television has reached a stage where even religious discourse is broadcast, negating the need for temple visits and religious-social gatherings. Infrastructure and the mass media influenences that it has brought with it have created a culture where person to person interaction has nearly stopped. Information is relayed to us through media channels, radio, television, books and newspapers. It seems almost as if we have entered an era of 'cognitive imperialism' where as Carolyn Martin famously commented, "Western civilization was the center of the stage play for which the rest of the world was an awestruck audience." The interaction between the media and the people it impacts is ever changing and evolving; the Indian-themed but Hollywood made movie, "Monsoon Wedding," demonstrates how globalization and the media reveal striking features in cultural contexts. Societies like India's are being affected by globalization and the western influences that are a large part of it, but their interest also plays an active role in fostering it.

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