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Lisbon Startup City

Characterization of Lisbon's entrepreneurial ecosystem (2010 – 2015)

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Abstract— This paper aims to understand the reasons that lead an entrepreneur to host his project in Lisbon. In this investigation we intend to study the support for entrepreneurship in Lisbon, focusing on the lines of action of Lisbon's City Council strategy, in order to understand the city's entrepreneurial ecosystem and its evolution over the past five years.

Keywords-component; Entrepreneurship, Entrepreneurial Ecosystem, Lisbon, startups, startup city.

I. INTRODUCTION

Nowadays, innovative and creative entrepreneurs are the ignition for great revolutions in the industrial, production and services world [1]. Despite its recent academic study the use of the term comes from the seventeenth century, from the French *entreprendre*, which literally means 'to board in' and was used to characterize those who took risks of new ventures [2].

The economy of innovation in which we currently live in, entrepreneurship has become a major vehicle of development.

With this study we intend to analyze the entrepreneurial ecosystem of Lisbon, its characteristics and what has been its evolution over the past five years.

This paper will start with a review of the literature on entrepreneurship, who is the entrepreneur and what its role in society is. After the methodology is presented, the main characteristics and evolution of the entrepreneurial ecosystem of Lisbon will be shown, culminating with the respective conclusion.

II. ON ENTREPRENEURSHIP

A. *Entrepreneurship and the Entrepreneur*

Despite it being a concept that has been used for more than three centuries, only in the second half of the twentieth century it began to be studied [3]. Joseph Schumpeter [4] referred to the entrepreneur as an innovator that develops new technologies through a 'creative-destructive' process, that is, for innovation to occur is necessary that something ceases to exist. Thus the entrepreneur is seen as an agent of change in society and in the economy.

Today the concept has evolved and we can find different definitions. One of the definitions that gathers some consensus has been over Hisrich and Peters [5] theory that define entrepreneurship as the process of (a) creating

something different with value, (b) devoting enough time and effort, (c) assuming the financial, psychological and social risk (d) receiving a monetary reward, personal satisfaction and sense of independence. But there are also more general definitions such as the Global Entrepreneurship Monitor [6] that defines entrepreneurship as any attempt to create a business or initiative by an individual, team of individuals or businesses already established.

On the other hand, an entrepreneur can be more difficult to characterize because there are various types of entrepreneurs (from the aspirants, to entrepreneurs by way of life or even growth entrepreneurs [2]). But there is no formula to identify an entrepreneur. Essentially the entrepreneur is one who takes the initiative to create something new that gives value for himself and for customers, dedicating effort and time, which bears the risk of failure and collects the rewards [7]. The motivations of these special people can vary and nowadays we have entrepreneurs who create businesses out of necessity (no other ways of getting income) or opportunity (resulting from the desire to take a chance of a business opportunity in the market) as stated in the GEM [6].

B. *Types of entrepreneurship*

Entrepreneurship doesn't mean one must have to take just financial gain nor does it imply that new companies are created. There have been identified different types of entrepreneurship that are beginning to be relevant in the global economy.

Large companies increasingly begin to stimulate intrapreneurship, encouraging innovative employees to create something different with value within the organization [8]. On the other hand social entrepreneurs' main concern is to add value to individuals and society, where the main reward often is not financial but rather a social good for the community in which the project is part of [9].

More recently a new type has been developed: the concept of institutional entrepreneurship [10] which brings together social concerns and intrapreneurship as a means of public institutions to innovate, by providing a higher quality service, always under the scrutiny of public accountability.

C. *Innovation and Entrepreneurship*

Innovative and creative entrepreneurs, are now to be the engine for major breakthroughs to industry, production and services [1]. Joseph Schumpeter was the first economist to identify innovation as a result of entrepreneurship [10]. For Schumpeter [4] the entrepreneur disrupts markets and causes the formation of new markets, called disruptive innovation, which implies a paradigm shift. In turn, innovation requires a process of application and its materialization is called entrepreneurship. In the knowledge era we live in, the competitive advantage of economic actors lies on innovation processes that develop and come of its human resources and the knowledge they have, be it tacit or explicit.

D. Importance of entrepreneurship for economic development

One cannot understand the phenomenon of entrepreneurship as an isolated phenomenon, but rather involved in a macroeconomic context. Nowadays, entrepreneurial activity is a major factor of industrial dynamism, development and economic growth [10] [11] [12]. And entrepreneurs today are the ones responsible for many innovation breakthroughs.

E. Structural conditions for entrepreneurship

There are many necessary conditions that can be developed to create positive entrepreneurial ecosystem and many indicators to measure it. OECD [13] presents a list of indicators of entrepreneurial determinants that are classified into the six categories of determinants set by the OECD-Eurostat Entrepreneurship Indicators Program: 1) Regulatory Framework (administrative burdens, bankruptcy regulations, court and legal framework, social and health security, income taxes; wealth/bequest taxes, business and capital taxes, patent system); 2) Market Conditions (access to foreign markets, degree of public involvement, private demand); 3) Access to Finance (access to debt financing, access to venture capital, stock markets); 4) Creation and Diffusion of Knowledge (R&D activity, transfer of non-commercial knowledge, co-operation among firms, technology availability and take-up); 5) Entrepreneurial Capabilities (business and entrepreneurship education, immigration) and 6) Entrepreneurial Culture (such as desirability of becoming self-employed or entrepreneurial intention and motivation).

Besides this and with a global view the Global Entrepreneurship Monitor [6] sets nine structural entrepreneurial conditions that are used to better understand the factors that promote or limit entrepreneurship in a country: (a) financing; (b) governmental policies; (c) governmental programs; (d) education and training; (e) research and development transfer; (f) commercial infrastructure; (g) internal market openness; (h) physical infrastructure and (i) cultural and social norms.

So to develop a sustainable entrepreneurship environment

this conditions should be taken in account.

III. METHODOLOGY

Taking into account the conducted research, the purpose of it will be exploratory in order to describe unexplored features to date and select issues of interest for research, exploring the entrepreneurial ecosystem of Lisbon, and what makes the city attractive to new business creation.

Given the subjective reality and the necessary interaction of the researcher with the study object, and because it is an inductive process, multifaceted and constantly changing as is Lisbon's entrepreneurial ecosystem this research will follow the indications of a qualitative research.

A. Research Questions

Thus there were established the following questions intended to be answered at the end of this paper:

Q1: What makes Lisbon an attractive city for entrepreneurs?

Q2: What has been the effect of the actions of Lisbon's entrepreneurial strategy on the city's economy between 2010 and 2015?

B. Case Study

The qualitative research method was the one considered more appropriate for this investigation, and the best method was considered the single case study. This is the research method used to explore a unique phenomenon, limited in time and in action, different and complex, where the researcher collects detailed information [14]. Even though generally this type of study is associated with a qualitative research it may sometimes include several different methods, including quantitative and qualitative techniques [15] [16].

As Yin [17] and Barañano [15] say, case study is used when it comes to an investigation that aims to deepen 1) a contemporary phenomenon in a real context and the boundaries between the context and the phenomenon are not easily distinguishable; 2) a situation in which there may be several variables; 3) there are many sources of evidence and 4) it is required prior development of theoretical propositions to guide data collection and analysis. So this method is best suited when starting questions aim to answer the "how", "why" or even "what". So, given the descriptive character of this research and the attempt to explain in what way the entrepreneurial panorama has developed in Lisbon, the case study will be essentially descriptive analyzing a single case study, with just one phenomenon - Lisbon's entrepreneurial ecosystem.

C. Sources of evidence

For the exploratory case study, an initial documental analysis was made. For data collection interviews were conducted to key informants. However, we must bear in mind that the presence of the investigator in the ecosystem will also bring information from direct observation of the phenomenon.

In order to obtain representativity of the different activities of the entrepreneurial panorama in Lisbon there were

interviewed three experts in Lisbon's entrepreneurial ecosystem (Dr. Rui Coelho - Executive Director of Invest Lisbon; Dr. Ana Santiago - Director of Communication of Startup Lisboa and Dr. Ana Margarida Figueiredo - Director of the Department of Employment, Entrepreneurship and Enterprise from the Municipal Directorate for Economy and Innovation of the Lisbon's City Council). In addition to interviews and observation due to the proximity of the researcher to Lisbon's entrepreneurial ecosystem, most of the information came from the Portuguese National Statistics Institute (INE), Pordata; Global Entrepreneurship Monitor reports, World Economic Forum's reports and Global Entrepreneurship and Development Index. It was also used information from Lisbon's City Councils website, the Lisbon application document to the Committee of the Regions to become European Entrepreneurial Region 2015 and various presentations from the city council Director for Economy and Innovation - Dr. Paulo Soeiro de Carvalho.

After the measurement of the possible relationships, a comparison between the expected and observed results will be made, ending with a response to differences encountered [18]. To do so a few indicators will be used to measure what has been the evolution of Lisbon entrepreneurial ecosystem. A closer look at them will be taken in the next chapter.

IV. LISBON STARTUP CITY

An entrepreneurial region can be different from others by several factors: composition of the industrial structure, differences in the labour market, house prices, extent of spillovers of innovation and knowledge or even different cultural attitudes towards entrepreneurship [19].

So let's look at why Lisbon can be considered a startup city and what has been its evolution over the past five years, when its economic strategy began to be defined.

In 2010 Lisbon's city council Directorate of Economy and Innovation was created and outlined some guiding points of the city council's strategy for economy and innovation:

- Define a strategy for the future. Strengthen the link between the anticipation of opportunities, project execution and the mobilization of partners and citizens of Lisbon;
- To promote the internationalization and competitiveness of the economy of Lisbon on a regional and global scale;
- Create, attract and retain talent, businesses, investments, activities and strategic clusters;
- Boost innovation, creativity and entrepreneurship in the city;
- Make Lisbon an open space to explore new experiences and concepts;
- Increase Lisbon's position in major networks and global production chains and value creation;
- Get Lisbon in major international projects and networks.

According to Dr. Margarida Figueiredo, director of the Department of Employment, Enterprise and Entrepreneurship, Lisbon's strategy rests on five pillars:

- a) Lisbon as an Atlantic Hub - promotion and investment attraction
- b) Lisbon Startup City – Entrepreneurship incentives
- c) Knowledge and Innovation
- d) Strategic Clusters
 - d.1) Tourism
 - d.2) Creative industries
 - d.3) Health & Wellness
 - d.4) ICT/Web/Mobile
 - d.5) Sea Economy
 - d.6) Financial Sector
 - d.7) Mobility, environment and sustainable energy
 - d.8) Commerce
- e) Creative Economy

These five pillars are based on a strategy for the community and are all interconnected. All the work is continuous and done in parallel with the goal of boosting the economy and employment in the city.

The first point (a) is aimed at promotion and investment attraction for the city. The agency - Invest Lisbon - is in charge of the promotion of Lisbon as an Atlantic city to attract foreign investment.

The second pillar (b) - Entrepreneurship - began to take shape with the creation of Startup Lisboa and the perception that the market for startups is a great generator of wealth and investment, creating large number of jobs and contributing for innovation in the city.

The third point (c) is intended to foster the transfer of knowledge and research and development from universities to the business community. For that a platform was created - Knowledge Map - where all universities, polytechnics, research centers and centers of knowledge creation of Lisbon are joined together.

Since 2010 Lisbon's city council decided that the best option in a globalized world, would be the specialization in strategic sectors (d) where Lisbon and Portugal can be competitive. So the two main strategic clusters are commerce and tourism. But eight priority strategic clusters were defined.

According to Dr. Margarida Figueiredo, Lisbon's city council is trying to specialize in ICT clusters, Health and Wellness (where in addition to the pharmaceutical and hospitals, there is much senior tourism and residences) and finally the cluster connected to the sea industry, which is of great potential and is not being adequately exploited nowadays.

Today, the creative industry (e) in Lisbon is becoming a reference for quality and irreverence worldwide. Having a great impact on the city's economy.

A. Lisbon's numbers

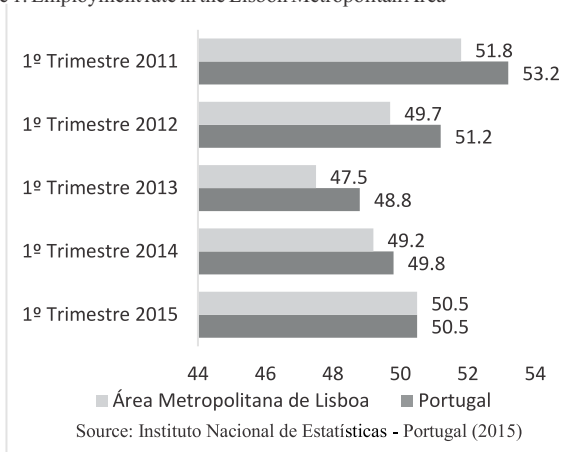
But how has Lisbon responded to this strategy?

Regarding the employment in Lisbon, employed population has been below the national average but we can see that in the

last two years this number has gone up, while in the first quarter of 2015 it equaled the employment rate at a

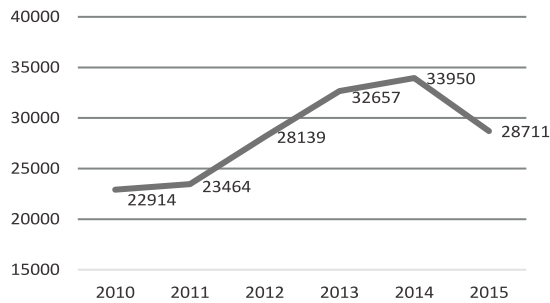
national level:

Figure 1. Employment rate in the Lisbon Metropolitan Area



Regarding the number of unemployed in Lisbon, it has been an increasing and alarming trend to the city, but from 2014 to 2015 the total number of unemployed in Lisbon declined sharply:

Figure 2. Number of unemployed people in Lisbon (2010-2015)

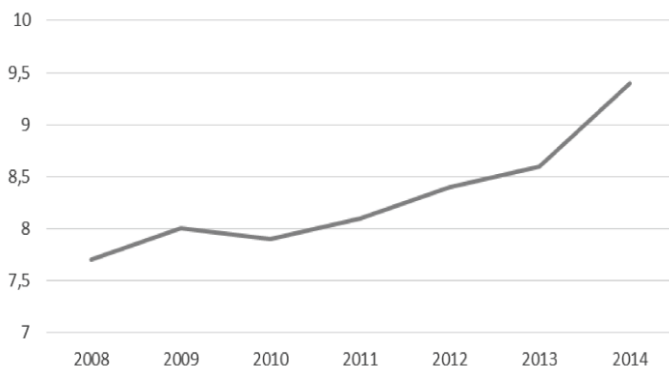


Source: Observatory for the Fight against Poverty in Lisbon (1st quarter data every year for the municipality of Lisbon)

This data demonstrates the resumption of an economy that has been in decline for more than five years.

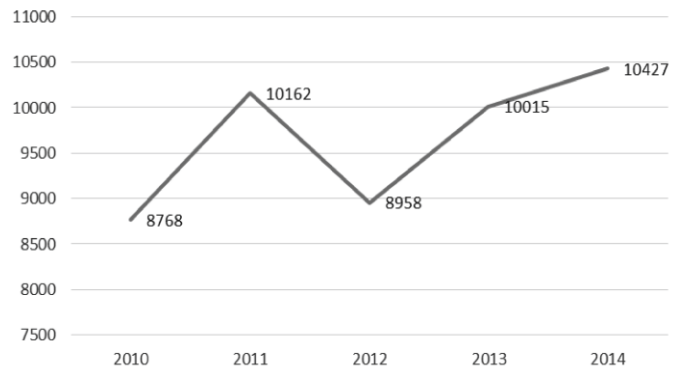
Regarding the percentage of foreign population in Lisbon, this has risen steadily since 2008, and in 2014, 9.4% of the resident population in the metropolitan area of Lisbon was from foreign origin.

Figure 3. Percentage of foreign population in Lisbon (2008-2014)



The economic crisis that Portugal has been in since 2008 led to a request for economic support for the International Monetary Fund, European Central Bank and European Commission. This request forced the country into a major political, economic and social reforms, with big pay cuts and austerity period for many families and businesses, which still continues. During this period the number of new companies decreased dramatically. However, although this phenomenon is influenced by many variables which we cannot control, we can still see an increase in the number of new companies in recent years:

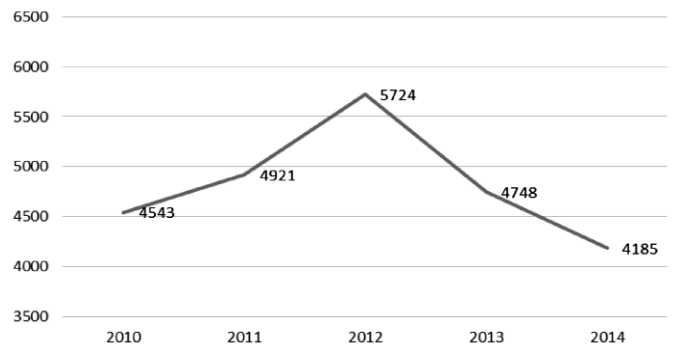
Figure 4. Number of new enterprises in Lisbon (2010-2014)



As we can see by the study prepared by a consulting firm Informa DB (Figure 4) since 2012 there has been a steady increase in the number of new enterprises in Lisbon.

During the austerity period that began in 2008, many companies were no longer able to pay salaries, declared bankruptcy and many were forced to close doors. However, in parallel to the increase in the number of new businesses, we can see a decrease in the number of companies in the Lisbon region declaring bankruptcy:

Figure 5 - Number of bankruptcies of companies, in Lisbon (2010-2014)



This data demonstrates a slight upturn in the economy and health of the companies in Lisbon.

B. What makes Lisbon attractive to entrepreneurs

Invest Lisboa - economic promotion agency of Lisbon - was created as a partnership between the Lisbon's city council and the Portuguese Chamber of Commerce and Industry to support investors and attract investment and entrepreneurs to the city. They defend 10 points that make Lisbon ideal to create or host a

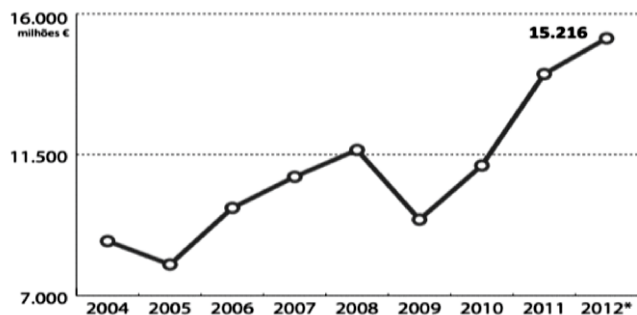
business:

1) Atlantic Business Hub – as a channel for 750 million consumers

There are 500 million European consumers (Member of the European Union) plus 250 million Portuguese-speaking consumers (Member of the Portuguese Speaking Countries Community).

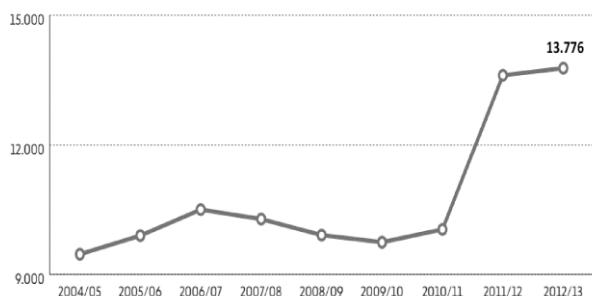
The proof of this is that Portugal has increased its exportations and the city of Lisbon represents 34% of the country's exports and 56.3% of imports, as we can see in the Figure 6 for the period 2009-2012:

Figure 6. Exports in the Lisbon region (2004-2012) – millions of euros



Another point that demonstrates the country's openness to other economies is the receptivity and the welcoming way foreigners are received. Portugal has been classified as the most welcoming country in the world for immigrants according to the United Nations. One of the proofs of this is the growing number of tourists who come to Portugal, specifically to Lisbon (with the number of overnight stays in Lisbon hotels increasing consecutively every year since 2009) and the growing number of foreign students choosing Lisbon to come to study or to have an exchange period in their education, as we can see in Figure 7:

Figure 7. Evolution of the number of foreign nationality of students enrolled in higher education in the Lisbon region (2004-2013)



2) Internet Broadband. Modern infrastructure

Lisbon is technologically equipped with high-speed broadband (4th in Europe in access to fiber optic network, ahead of countries such as Germany, UK, Spain and France and 4th in Europe wide internet access [23].

It has frequent direct flights to major business centres around the world (with the airport just minutes from the city centre) and an efficient public transport network, allowing fast travel to meetings and events with a network of national roads and motorways in 4th place worldwide [23].

3) Competitive Costs

With a price/quality relation being competitive when compared with other European countries (competitive salaries, low tax rate

on commercial companies, new tax on investment in Portugal that benefit from 0% tax on business startups in the first three years of activity and a 6% bonus to technological activities [23].

4) Easy to create business

Reducing hidden costs, thanks to government initiatives, reducing bureaucracy. Making Lisbon the quickest place to create a business in the European Union-28 [23] taking just 45 minutes to open an activity, besides this process can be done online at no extra cost.

5) Flexible, skilled and innovative workforce

Highly skilled population and increasingly internationalized, multilingual: 27% of the population has a degree, in Lisbon [22]. The multilingual population classified as highly versed in English (Education First) (42% of the population knows two languages and 23% speak at least three languages).

6) Innovation and ID

Lisbon is often chosen as a test market for new technology products. It has over 100 higher education institutions with almost 140.000 higher education students. Every year there are 35.000 new graduates. Lisbon has 158 Research and Development Centres, with over 15.000 researchers [22]

7) Life Safety and Quality

The quality of life is not easy to measure but the main points that are highlighted are: gastronomy, the city's architecture and the mild climate with many sunny days. The various gardens and museums a wide range of concerts and performances combine cultural advantage with proximity to the beach and golf resorts.

8) Sustainable and Green City

Lisbon was the first city in Europe to implement an extensive network of electric car charging stations. And, in 2013, 53% of the electricity and 25% of the global energy in Portugal were from renewable sources according to the Portuguese Renewable Energy Association.

9) Entrepreneurial City

Lisbon has become a central axis for startups, offering a comprehensive package of incentives and support systems. With a growing network of business incubators, a list of more than 30 coworking spaces, 4 FabLabs and a growing business angel community, venture capital investors, accelerating business, crowdfunding, meetups and conferences.

10) Creative City

The Creative Economy is one of Lisbon's most dynamic sectors. The region of Lisbon is the most creative in Portugal, with about 30% of employment and 47% of the Gross Current Value coming from creative industries, generated by the nearly 22,000 companies in the industry. All this makes this sector one of the key elements in the economy of the region both for its vitality and wealth as for its intrinsic value and multiplying capacity. Lisbon is a tolerant and multicultural city, open to innovation.

C. Lisbon's Business Incubators Network

In 2013 Lisbon's entrepreneurs created the Network of Lisbon Incubators (Rede de Incubadoras de Lisboa), which includes so far 16 incubators, 4 FabLabs, over 30 coworking spaces, and an ever growing number of investors interested in being part of this growth hub set in the Portuguese capital.

Currently the Lisbon Incubators Network has generated in 2015 a volume of more than 20 million euros, within the 300 start ups incubated in the 16 business incubators and created more than 1200 direct jobs, without taking into account all the economic agents that these companies influence and indirect jobs that benefit from the same (which becomes almost impossible to

account):

TABLE I. LISBON'S BUSINESS INCUBATORS NETWORK

Variables	Lisbon's Business Incubators Network		
	2013	2014	2015
Number of incubators	6	11	16
Number of startups	150	200	300
Number of jobs created	650	900	1200

a. Data: Direção Municipal para a Economia e Inovação – Lisbon City Council

This whole process began with the creation of Startup Lisboa. Not that it was the main cause, but like Dr. Rui Coelho said in our interview, it was a trigger that sparked a series of other actions, like the creation of incubators and coworking spaces.

The mission of Startup Lisboa is to facilitate the creation and development of entrepreneurship by combining infrastructure and specialized support services. This business incubator aims to support innovative and with potential for internationalization projects.

Today, in addition to the two buildings of Startup Lisboa Tech (directed at businesses in the technological area) there is also a building for projects in the commerce sector - Startup Lisboa Commerce.

In Table II we can see some data on Startup Lisboa:

TABLE II. DATA ON STARTUP LISBOA

Variables	Startup Lisboa		
	2013	2014	2015
Number of startups	44	73	200
Number of jobs created	171	250	700
Number of applications received	500	600	3000
Number of partners	40	50	46
Additional information	Inaugurated on February 2012	Had 5 million euros invested	30% of foreign founders

b. Data: Direção Municipal para a Economia e Inovação – Lisbon City Council and Startup Lisboa

One of the main difficulties highlighted by entrepreneurs is the lack of training. In this point we can see that in Lisbon there is a growing supply of both workshops, events, training courses, in schools and out of them. Apart from these, the academic community has increasingly deepened in this area, having at this point in Lisbon, four master's degrees, one post-graduate program and a PhD, directed to the study of entrepreneurship.

V. CONCLUSIONS

For a better understanding the following indicators were defined which resulted in the respective findings:

A) Number of new companies in Lisbon: Between 2010 and 2014 we can see that the number of new companies per year increased 18.9%; going from 8,768 new companies in 2010 to a total of 10,427 new companies created in 2014.

B) Number of bankruptcies in Lisbon: This being an indicator of the difficulties that companies have to settle their business we see a decrease of 7.8% in bankruptcies between 2010 and 2014.

C) Unemployment level in the city of Lisbon: After the big drop in the percentage of employed population in 2012, there was a consecutive increase every year from 2012 until 2014. On the other hand, the total number of unemployed just started to go down since 2014.

D) Lisbon Incubators Network:

D.1) Number of business incubators: the number more than doubled from 6 incubators in 2013 to 16 in July 2015.

D.2) Number of startups incubated in the Lisbon Incubators Network: the number of startups has doubled in two years, from 150 companies in 2013 to 300 companies in 2015.

D.3) Number of jobs created: once again the number of direct jobs almost doubled, going from 650 in 2013 to 1200, in 2015.

D.4) Number of applications received: in this case, it was not possible to have data on the Lisbon Incubators Network as a whole, so we shall take into account the applications received by Startup Lisboa (main incubator of Lisbon) where they had 500 applications in the first year of operation and up to the date of publication of this paper (August 2015) they had already received over 3000 applications, in total.

E) Number of events on entrepreneurship and innovation: unfortunately it was not possible to analyze the annual growth of the number of events but Lisbon in the last five years hosted some 30 events, international, on the subject of entrepreneurship and innovation.

F) Number of acceleration programs: the evolution has been extremely positive. At this point we have international programs such as the Lisbon Challenge (powered by Beta-i), Start Up Discoveries, Start Up Pirates, the competition Acredita Portugal (which became the largest national entrepreneurship contest, in partnership with Lisbon's City Council); Mini Seedcamp 2014 came to replicate the London Seedcamp model in Lisbon; more and more university programs like the Global Innovators Building - IUL MIT Portugal Accelerator and contests like Poliemprende and Nova Idea Competition are giving a big help to encourage young students to develop their business ideas. Finally we have seen a growing trend of ideas competitions and entrepreneurship sponsored by private entities such as Vodafone Labs Lisbon, Portugal Shark Tank, Energia de Portugal (EDP, Expresso and Fábrica de Startups), Award like Inovação NOS, Lisbon Vodafone BIG apps, among others.

G) Number of investors / funding: here we can consider two funding supports with the help from Lisbon's City Council (Lisboa Empreende, in partnership with the Cooperativa António Sérgio para a Economia Social and FINICIA, Start Up Loans), business angels as Portugal Ventures, Faber Ventures and Capital Shilling but also 42 venture capital investment companies listed in the Lisbon's Incubators Network. In addition we must consider the support that European funding such as Portugal 2020 brought to the country as well as the growing importance of the crowdfunding platforms that are starting to have a big growth in Portugal (such as PPL and MassiveMov Crowdfunding).

H) Rankings (international recognition): Portugal and Lisbon, in particular, have been constantly highlighted by the growth and the escalation that has made in various rankings internationally regarding the levels of competitiveness, in innovation, entrepreneurship, immigrant receptivity, ease of doing businesses, quality tourism and quality of life. The fact that Lisbon has been nominated as European Entrepreneurial Region in 2015 by the European Regions Committee, according to Dr. Margarida Figueiredo (Lisbon's City Council) was the recognition of all the work that has been developed and demonstrates to some extent the quality of results achieved so far.

I) Receptivity to foreign community (open society): to evaluate

the receptivity of the foreign community in Lisbon several factors will be taken into account, such as: constant increase in the number of tourists in Lisbon (growing since 2009); the number of foreign students enrolled in higher education institutions in Lisbon, rose nearly 50% since 2010, reaching 13,776 students in the academic year 2012/2013 (taking into account students under Erasmus+ program as well as international students coming to Portugal) and finally, the fact that Startup Lisboa, business incubator currently has 30% of entrepreneurs from foreign origin proves the growing interest of Lisbon.

J) Education: Currently in Lisbon there are four master's degrees, a post-graduate degree and a doctorate program that focus on the theme of entrepreneurship and innovation showing that higher education institutions are starting to pay attention and trying to train students in this area. In addition to these degree courses there is a wide range of public and private entities workshops and short courses on entrepreneurship and business management.

With these indicators we expect to have answered the initial proposed questions (Q1: What makes Lisbon an attractive city for entrepreneurs?; Q2: What has been the effect of the actions of Lisbon's entrepreneurial strategy on the city's economy in the last five years?).

In conclusion, we can say that there is indeed a clear strategic vision planned by Lisbon's City Council, regarding Lisbon's entrepreneurial ecosystem, operating axes in order to foster entrepreneurship and stimulate economic development of the city. In the last five years we have seen that evolution has been positive in almost all the indicators and the growing position in various rankings has shown that this strategy is having good results. However the data collected is not entirely conclusive because it is a recent strategy, with only a few years of sampling. With the uncertain future like the one we witness in Europe in 2015 we do not know if this trend will continue. Regarding the difficulties faced by Lisbon's City Council we can see that despite the work that has been done so far, there are still many barriers to be lifted so we can have more entrepreneurs in Lisbon.

However, as it was said in all the conducted interviews, this process is not static, requires constant adaptation, entry of new markets and constant innovation because there is always something more to do. This requires listening to entrepreneurs and all actors involved, realizing their difficulties, needs and successes so that Lisbon can become a leading international entrepreneurial hub.

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Marketing Strategies and Sales Performance among Traditional and Modern Retailers in Bangkok Metropolitan City Thailand

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Abstract— The objectives of this research were:

1) to know the conceptual document of Traditional and modern retailers in Thailand.2) highlight on the sales performance among Traditional and modern retailers.3) to know the buyers behavior marketing trends of modern retailers in Thailand. And 4) highlight on themarketing strategies adapted by the modern retailers VS Traditional retailers in Bangkok. This research is this study to investigate the opinions of consumers who use the services from retailers in Bangkok Metropolitan city Thailand,consisting of 300 retailers and modern retailers.Variables consist of independent variables such as sex, age, education, occupation, income and dependent variables such as the adaptation of strategic marketing of modern retailers and adjustment of strategic marketing of traditional retailers.

Keywords— Marketing Strategies Sales Performance Traditional and Modern Retailers

Introduction

Thailand's Gross Domestic Production (GDP) grew an average of 3.5 percent between 2012-2015. The Office of the National Economic and Social Development Board (NESDB) and the Bank of Thailand forecast that GDP will grow at a rate of 3.2 percent in 2016. The recent global economic downturn has led to lower exports and has caused several industries such as automobiles, advertising, and the broadcast media to reduce their operations and lay off employees. In

response, Prime Minister Prayuth Chan-ocha and his government have implemented various policies to boost domestic consumption and spending. Additionally, the number of inbound tourists is expected to grow generating additional income for Thailand. Thailand's total retail consumption is about 25 percent of total GDP. Total retail sales and total food retail sales (grocer retailers) in 2015 are valued respectively at \$84.31 billion and **\$52.56 billion dollars**. The Office of the National Economic and Social Development Board (NESDB) and the Bank of Thailand estimate that about 25 million tourists with total income

receipts of approximately \$38 billion visited Thailand during the first three quarters of 2016. In 2015, Thailand's total consumer-oriented agricultural product imports were valued at \$4.3 billion, with the United States enjoying a 10 percent market share. Imports of U.S. consumer oriented agricultural products have grown 29 percent since 2010 to reach a total value of

\$408.9 million The evolution of retail sale in Thailand has been changing and evolving rapidly as a result of the change of environments, namely transportation and the Plan of life which has an important role to the retailers in Thailand. Retail acquisitions in the past, there is evidence of a history that is not very pronounced, tracing back that, most of the trade between the countries such as Kingdom Tawaravadee, China's, India and Arabs were made through the sailing. It is found in the inscriptions in the reign of King Ramkhamhaeng, the King of Sukhothai and the analysis of the text of the inscriptions showed that retail business has begun long since. Merchants hawked by bartering goods and/or goods

exchange basis. From the past to the present, retailers are changing dramatically. The store was originally from a small row house. Later, it became a convenience store, Department store and Super center. These changes, though, will serve the consumers 'needs and satisfactions but surely this changes will be an impact and effect those small retailers. Thailand's retailing growth rate is in line with the economic growth and private consumption. If recall back to retail business in the period before the economic crisis, it shows that the growth has continued to grow since the year 1996 till the first half of 1997 with an average of 11.3% per quarter retail operators. Thailand retailers have invested up quite high. However, when there was the economic crisis

people spent less, meanwhile the retailers are lacking of liquidity and facing problems ending up becoming in huge debt to foreign. Thailand enterprises need a new venture or sale of the foreign debt and to resolve such problems. The Commission has launched Investment type like retailer and wholesaler of consumer goods to allow foreign

investors to invest or to hold shares in companies that are already operating, however, although the duration of the promotion is ended but still, the foreign investors can apply for registration with the Ministry of Commerce, according to the Foreign Business Act BE 2542 (entered into force on December 4, 2542 (1999) with a minimum investment of the total imports. less than 100 million baht (Damrongsak Chaisanit and Sunee Lerdsaweangkit, 2542: 4). The study found that traditional retailers are restricted in terms of space and size of operations, thus allowing retailers traditionally have higher unit costs than larger retailers so the competition in terms of product variety and prices of traditional retailers is going to be difficult for the Retailers to be urged to develop their strengths in terms of services and products that meet the needs of the community to make a difference. The traditional approach to retail store owners can do initially is accelerating adaptation by eliminating blind spots which strengthens the basis before getting help from the government. For example the shop must be beautifully decorated and clean and also the classification of goods to be proportional or there must be a differentiation from competitors to attract consumers and to allure the needs of various consumer. The needs of consumers are important and should not be ignored. Using a strategy or tactics that may make them successful in the short term but the focus on the consumer that offers a friendly and honest impression on consumers will bring a long term success. In addition, operators have to welcome a criticism or complaints from consumers. The criticism is a mirror that reflects the feelings of consumers. When there is any criticism from consumers, traditional retailers should acknowledge and correct the deficiencies. The service characteristics of each store will vary which depending on the type of retailer. Some may extend the service over a competitor as a self-service retailing by using the service in any other form that does not focus on service-based sales staff, with the use of labels such as the retail business in the modern era to achieve it. Traditional retailers need to be improved improve in all areas, traditional retailers should begin by understanding the needs of consumers then learn to improve the efficiency of store management. Firstly, to offer products that meet the needs of most consumers and retailer needs to understand the reason why the consumers choose to shop at their store. Such the buying behavior of consumers of each group allows merchants to capture the need of the customers which support the store improvement. Secondly, the store should provide a friendly environment with consumers to build relationships with consumers. The owner should recommend the product to its customers as there is a wild amount of goods or products. By doing so, the customer can become sand acquaintance with products and will ultimately gain the trust from customers. Third, the traditional retailers need to manage effectively, whether it

is in order, storing, shop inventory should be prepared and well managed. Income-expenditure account shall be done on daily basis. The data must be applied in all purchasing. Fourth, traditional retailers shall decorate and tidy the shop with a spacious lay out in order to attract the interest of consumers. However, a number of goods stored or displayed on the shelves in not more important than the member of good or specific items that have been sold on each day thus it is a wrong believe to understanding that a more goods displayed is fully support the sale, instead it sadly wests the space. Finally, traditional retailers should time to time focus on a promotion sale as appropriated time. This can attract customers to shop and visit the shop. The retailer may favor some certain products that are low cost or product may be difficult to sell the product at a profit, much to impress consumers. It is called the economic slowdown (Suwimol Maenjing, 2003: 150). The result of the economic crisis, coupled with a policy of promoting investment in retail. The Retail Modern (Modern Trade) which contain. Store / shop medium - large store design and layout, product categories are so beautiful. And orderly Advanced services to attract more customers. Also the businesses run both by family and professional investment management with come with more complexity in administration. Commercial business, this new group comprises the business two forms: Discount Store or retailers selling cheap goods (Hyper-market) and Convenience Store or Mini-mart or combination grocery supermarkets which focus on importance of location. More trade area sales of consumer products essential to everyday life including food and beverage. Meanwhile, a fast food is convenient, affordable, too. The kinds of stored mainly targeted at customers who want the convenience or want to buy house or near the workplace. And most importantly, they are opened 24 hours, like 7-Eleven am / pm and Family Mart and so on. Nowadays, with the current economic, lifestyle of people in the country is focused on convenience and modernity. Meanwhile, the family structure has changed from a large family, to a small family; therefore, the consumption habits of people are changed. When comparing to the past, people seems to spend less time cooking and eating in, while eating out has been more popular. The purchase of each little piece from a local store is not fully supportive the change of life-style, so the traditional retailers is not appropriate to the era of change. The modern retail businesses, whether at the department stores or at the supermarket, or fast food could better serve the daily basis while as, the traditional retailer could not fully comply the needs. In addition, the modern commodities stores could help saving time, since most things are available in one place. This not yet to mention, the existence of good restaurants and cinemas that located in the areas. The entry of modern retailers has its impact on traditional retailers. The department store or supermarket hugely support and meet the needs of

consumers and replace traditional retailers. Although many types of consumer goods are sold in supermarkets and department stores have lower prices, due the advantages number of items that are scattered all over the area, the advantage of big volume of goods ordered with a cheaper price, but still there are some consumers who stick to those higher price goods for the traditional retailer due to the long relation they having with the owners and also the shops are located nearby the residential areas which on the other hand, the modern shops are, in the first place, merely located in the communities. This caused inconveniences for the consumers to go and shop as the distance is the constraint and also the traffic and the parking slot in the department is not so supportive. Therefore, the traditional retailers still have advantages in terms of convenience in this prescribed comparison which enable me to conclude that traditional retailers remains a necessity, especially in strategy to survive the consistent economic conditions change. (Chalernporn Kongsin 2004:16)

This proves the existing of business in Bangkok Metropolitan Administration; originally there was the only competition between the traditional retailer and the medium-sized business

owned by Thais. This could support the business flow due there was close completion in general similarities, but until the expansion of Big C Supercenter, Bangkok Metropolitan Administration Branch, in 2015-2017, and followed by the other convenience stores which have later opened such as Seven Eleven's. Modern Retailers with such a huge capital with high experienced and widely well-known take a volume of marketing share. In addition, consumer behavior and values change, this accelerated the competitiveness status. And for this reason, that why there are many general researchers or intuitions are interested in applying research on retailers and strategic development in various aspects toward to the research in marketing strategies of traditional retailers and modern retailers. While as, in Bangkok Metropolitan city Thailand, there are not yet the researches have been conducted on technical basis., I thus foresee the importance of doing so, in expecting the

usefulness of the benefit of the knowledge through this research to more or less help the retailers developing in line with the retail businesses to the survival, as same as, to ultimately fulfill the real needs and satisfaction of the consumers.

Objectives of the Study

1. To know the conceptual document of Traditional and modern retailers in Thailand.
2. To highlight on the sales performance among Traditional and modern retailers.
3. To know the buyers behavior marketing trends of modern retailers in Thailand.
4. To highlight on the marketing strategies adapted by the modern retailers VS Traditional retailers in

Bangkok.

Research Methodology

The scope of this study is to investigate the opinions of consumers who use the services from retailers in Bangkok Metropolitan city Thailand, consisting of 300 retailers and modern retailers .Variables consist of independent variables such as sex, age, education, occupation, income and dependent variables such as the adaptation of strategic marketing of modern retailers and adjustment of strategic marketing of traditional retailers.

Retail Sector

Thailand represents one of the most attractive food and drink markets in the Asia Pacific region. Overall the retail sector expanded about 3-5 percent and it is estimated growth will

be at least 4 percent in 2016. Changing Thai consumer lifestyles and a growing urban population offer modern retailers many opportunities. The retail market continues to expand rapidly, not only in the Bangkok area. In every big city there are new retail developments being constructed ranging from small stores to community mall-sized retail establishments. The retail food market structure continues to evolve to encompass supermarkets, cash and carry, and convenience stores. The latter is continuing to gain market share while traditional retailers gradually decline. Modern food retailing accounts for approximately 70 percent of total retail sales as the flow of local shoppers has been diverted from wet markets and grocery stores to supermarkets and hypermarkets. These changes began in 2000 when Thailand's retail sector experienced an increase in new investments from both local and foreign players, which has made Thailand the second most dynamic retail market in Asia after China. The majority of these investments have come from the leading international retail chains such as hypermarket UK-based Tesco with its Tesco Lotus stores, Big C Supercenter of Casino Group of France (acquired by Thai tycoon Mr. Charoen Sirivadhanabhakdi of TCC Group in 2016, and cash and carry Netherlands-based Siam Makro acquired by Thai tycoon Mr. Dhanin Chearavanont of CP Group in August 2013. Locally run supermarkets and convenience stores have also increased in numbers; including stores such as Villa Market, Tops Marketplace, Foodland Supermarket, 7-Eleven, Home Fresh Mart and Gourmet Market by the Mall Group. On October 1, 2016, the Mall group opened the Hua Hin store (200,000 square meter Blue Port Hua Hin) to serve incoming tourists. Sales for the first year are being estimated at 7,000 million baht. Thailand is an important tourist destination with 23 million visitors to Bangkok, 13 million to Phuket, 10 million to Pattaya, 6 million to Hua Hin, and 5 million to Chiangmai.

Retailers in Thailand normally operate every day including weekends and national holidays. There are no

restrictions on the number of opening days per year. Retailers are more flexible and aim to cater to consumer lifestyles and demands. Opening hours of retailing in Thailand vary depending on location and nature of business. Opening hours in urban areas are slightly longer than in rural areas due to differences in lifestyle. Urban people tend to finish work later so retail outlets stay open up to 10:00 pm, whereas outlets in non-urban areas usually close at 9:30 pm. Festive season or midyear sales may see outlets open until midnight.

Conclusion

Over the past decade, Thailand's retail food sector has been one of the fastest-growing in the world. This sector has diverse store layouts ranging from wet markets to hypermarkets. The retail food business is classified into two models: traditional and modern. The modern retail establishments utilize standardized management systems, point of sales, new technology, and are located in densely populated areas while the traditional retailers/operators consist of mom and pop stores, street vendors and wet markets that are commonly found in the rural areas. These stores are usually smaller establishments operated by local family owners. In 2015, total food retail sales from organized retail chain stores (modern trade retail) reached a value of approximately \$52.56 billion or 62.3 percent of total retail sales. Convenience stores showed the biggest number of outlets (13,322) followed by supermarkets (463) and supercenter/ hypermarkets (376). Competition in the retail food business is expected to remain intense. Most investments will aim to improve and modernize existing stores, as well as develop store formats that are suited for urban areas and consumer preferences. Many retailers have shown interest in smaller-sized stores, which can better reach communities and serve the needs of new consumers who like to shop near their homes or communities, such as condominium projects. It is projected that competition in the retail food business will be more in the form of innovative channels that meet consumer demand. In addition, retailers will continue to maintain a focus on being able to more effectively serve its core customer base through strategic initiatives that include store layout enhancements, expansions, and improving product assortments that are in line with market demand trends. According to Euro monitor, "non-store retailing which includes vending, home shopping, internet retailing (includes internet pure play retailers, mobile internet retailing), and direct selling totaled approximately \$4 billion or 4 percent of the total retail sales in 2015. Of the non-store retail sales, the Internet sales grew (174.2 percent) during the last 5 years and continued to grow (30 percent) in 2014/2015. Euro monitor reports that increased use of smart phones and tablets has boosted sales as

consumers can check out product reviews and new arrivals instantly. According to the Thailand Digital Advertising Association, there were 26 million internet users in the country in 2015. More retailers have launched their own mobile applications "apps", primarily for marketing purposes, promoting products and directly communicating with consumers.

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The Role of Local Administration in Promoting the Digital Economy of Thailand

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Abstract— This article aims to study the role of the local administration in promoting the digital economy, and to find out whether the local administration played a role in preparation and implementation of Economic Management 4.0 in the era of Thailand 4.0, by presenting and analyzing the mission of the local administration in policy, promotion, development and management in the field of digital economy of Thailand. The theme of this paper is to provide information and analysis on the role of local administration in promoting and supporting the digital economy in Thailand. These contents need to be presented and analyzed to recognize that the local administration plays an important role in developing the country to modernity. This is to help the efforts of the local administration and the public in Thailand 4.0, which aims for security, prosperity and sustainability.

Keywords— role, local administration, promoting, digital economy

I. INTRODUCTION

In every democratic country, people have their freedom to govern themselves according to their will. Thus, the local governance and decentralization are common to maximize the benefits of government administration. Local administration has power to make decisions, but under the constitution. Local administration emphasizes the importance of people's participation in decision-making based on decentralization. Decentralization can be concluded that local government refers to the government agency responsible for management and caring for local communities. But must be under the constitutional law. Local administration can conduct public activities for the benefit of people, and become the agencies that are closed to people, therefore, can recognize problems and solve problems that occur in the areas. There are many units of the local administration, including Provincial Administrative Organization, Municipalities, Sub-district Administrative Organization, and two special organizations such as Bangkok and Pattaya. Local Administration is a legal entity, having authority in accordance with the law that can regulate the local management. Therefore, the Local Administration should offer opportunity to local people to participate in

the management. These organizations play important role in local development which are included respond to the problems and the needs of local communities, grassroots democratic school, create local participation, make righteousness, helping to maintain the principle of freedom. In addition, the Local Administration is also an important component in driving the development of digital economy in accordance with the policy of Thailand 4.0. In addition, the Local Administration under Thailand 4.0 is based on five principles as follows:

- 1) Local Administration needs to adjust to the new culture (Cultural Change)
- 2) Local Administration must adjust the system of personnel administration system (Personnel Administration).
- 3) Local Administration must focus on participatory of local development (Participations).
- 4) Local Administration must have new public management.
- 5) Promoting and adjusting local roles to self-management (Self-Management).

The performance of the Local Administration can be characterized by its level of achievement. It is important to note here that the framework of Thai society is moving into the new era of Thailand 4.0 concerning stable, prosperous, and sustainable [1]. The Principles of Thailand 4.0 for the Local Administration is a strategic development that aims to help the Thai economy to compete efficiently with the rest of the world and, transforming the economic structure into a "value-based economy" to accommodate with the current economic and political situation. Thus, Local Administration needs to adjust themselves to increase the potential to be able to conduct the public events.

As Thailand's economic development paradigm 4.0 points out that the Local Administration must work to stimulate local communities, such as stimulating agricultural ideas from traditional to innovative agriculture that brings technology

and innovation into use at every stage that begins to produce processing and service. Turning farmers into entrepreneurs, entrepreneurs change from traditional SMEs to high performing smart businesses. Switch from traditional services to high value services, and improve their skills. It is; therefore, this writing is to find out the challenge of the Local Administration in Thailand 4.0 about local quality and the characteristics of the Local Administration. International Journal of Management & Economics (IJME)
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II. THE ROLE OF LOCAL ADMINISTRATION AND THE ECONOMY 4.0

Local Administration must develop their employees to become knowledgeable persons, consistent with the context of the area, creating highly skilled workforce, and creating jobs marketing in the communities to keep the community stirring forward. Local Administration needs to develop information and communication technology as a management tools, enhance service to people, and develop their personnel on the economic aspect. Administrators of Local Administration and related people must have good knowledge in economy in every level, restructuring and development plan are flexible in the context of areas. There is always an opportunity for general people, stakeholders, and academic persons to comment and discuss the issues to exchange their opinions [2]. The role of the local economy in relation to the 4.0 economy has two key issues included conflict management, there is always the possibility of conflict because of economic transition. Conflict resolution requires a democratic mechanism in the form of people participation. The second issue is the local need to foster creative economic development. Because the economy 4.0 requires a new initiative to develop the potential of local people by providing their opportunities, as a result, Local Administration become the areas for experiments of creative economy in various forms [3]. Therefore, the government must promote the participation of people's organizations at the empowerment level. In addition, the changes take place in Thailand's 4.0 era cannot be left alone because networking is important in this period. Therefore, Local Administration joins forces in all sectors to strengthen the Local Administration into digital organization and innovation organization. Comply with the following development guidelines as follows [4]:

2.1 Promote all government agencies, Educational

Institution and Public Organizations to co-produce and develop the academic tasks, knowledge and innovation for the development of missions and services of Local Administration according to the development framework of Thailand development strategy and the Thailand economic development model 4.0, include seeking cooperation with higher education institutions to strengthen research ability, creating the body of knowledge. Promoting innovation of Local Administration to support the need for the future strategic development.

2.2 Develop the knowledge management system and upgrading the Department of Local Administration as a source and reference of knowledge about the Local Administration of the country. Develop local database for the local development in accordance with the strategy and policy of Thailand 4.0 that included the establishment of information technology for the Department of Local Administration to become the Information Centre for the development and service people in local areas. Creating the body of knowledge and record into the computer system to disseminate to the people to participate in the creation of innovation and body of knowledge that take place in the local areas, and collect all the available information into the same system and up to date.

2.3 Promote the Local Administration to develop the management and service systems by introducing the modern information technology to replace the traditional service system for the development of digital society throughout the country. Promote Local Administration to provide public services through the internet system. Promote the linking of product information of Local Administration through various e-commerce websites such as Google, Lazada, etc.

2.4 Prepare manpower of Local Administration and local people into the digital society as follows:

1) Create model and measurement to develop the local employees as the digital service providers by enhancing English proficiency and computer skills. It also provides testing and performance insurance that link with the development and performance through the consideration of favour, and compensation for the employees throughout the country.

2) Local development as a source of capacity building for people in information technology and English proficiency. The Department of Local Administration, together with the Local Administration, is ready to develop the local classrooms to become a centre for skills development of the people.

3) Creating the leaders of IT for the local administration.

4) Creating the IT learning course, and the process of building the body of knowledge and innovation for people to learn under the Local Administration.

III. DRIVING DIGITAL ECONOMY IN THAILAND

Nowadays, the world enters the era of digital economy, and the society where digital technology is no longer just a tool to support the workplace, but it is integrated into the real life and it is also become structure of economic activity, manufacturing processes, trade, services and other social processes, including interpersonal interactions. Therefore, Thailand must accelerate digital technology as an important tool for the development of the context of Thailand. Digital technology can address the challenges that facing the country, or increase opportunities for economic and social development. Digital economy is the economy and society that uses information and communication technology. (Also known as digital technology to keep up with International Journal of Management & Economics (IJME) ISSN: 2231-4687

Vol.-1, Issue-1, January 2018 the times) that is an important mechanism for driving the reformation of manufacturing process, business process, trade, service, education, public health, public administration including other economic and social activities that affects economic development, and to develop the quality of life including increasing employment in society. For driving digital economic and social policies, the National Digital Economy and Social Committee has been established to develop both public and private sectors by setting policy to support incentive, innovation, and supplying markets to the private sector to create a strong Thai economy in order to achieve the slogan of security, prosperity and sustainability. The Digital Development Plan for the economy and society has four objectives as follows: [5]:

- 1) Enhancing the country's economic competitiveness through using innovative and digital technologies as a key tool for innovation in production.
- 2) Providing equal opportunities for everyone in society through information and services by digital media to improve the quality of life of people.
- 3) Promoting knowledge and technology skills to live and work in the digital age.
- 4) Reform working paradigm and government service through digital technology and using the benefit from data to ensure transparency, efficiency and effectiveness. In addition, the Digital Development for Economic and Social Development Plan is as follows:

1. Developing high-performance of digital infrastructure nationwide that everyone can use anywhere and anytime.
2. Driving economy with digital technology.
 - 2.1 Increase competitiveness of business sector by driving the business into digital commerce, and using technology and information to reform the production and services.
 - 2.2 Enhancing opportunities to agricultural and commercial

trade through digital technology which cooperate among government, private and public sectors.

2.3 Creating an equal society with digital technology that all groups of people can access and utilize services, the digital technology that people can access and use easily and conveniently. Many people know the information and having skills to take advantage from digital technology with social responsibility.

2.4 Transform the government into a central and regional digital government to provide digital public services that people can access the services without physical limitations, space and language which leads to the fusion of the government as a single organization. In addition, the digital government provides opportunities for people to participate in defining social and economic development directions, administering the state, and proposing ideas to the government.

2.5 Develop human resources to enter the digital economy and society as follows:

- 1) Develop digital literacy skills for workers in the labour market including government workers, private sector, and all employees in all ages.
- 2) Promote the development of specialized technology skills for the professional digital workers in the public and private sectors to support the future needs.
- 3) Develop the administrators of information technology who can plan for introducing digital technology to develop the missions and can create value from the data of organizations.
- 4) Encouraging in using digital technology that focus on laws, rules, and standards that are modern and effective and comply with the international norms in order to facilitate the reduction of obstacles and increase the efficiency of activities and transactions online.

IV. DIGITAL ECONOMY DRIVEN BY THAI LOCAL ADMINISTRATION

Driving digital economy with digital technology means developing the national economy through digital technology so that business can reduce the production costs. In addition, continue to improve the business performance as well as establish a long-term competitive business model under the promotion. Digital economy needs to accelerate the creation of ecosystems for digital businesses. It focuses on elevating and enhancing the competitiveness of the business sector that will contribute to economic expansion and sustainable employment rates in Thailand in the future. For Strategy 2 is to accelerate economic boost with digital technology (digital economy acceleration) and focus on creating an ecosystem for digital (digital business ecosystem) as well as development of digital

infrastructure, and the use of digital technology in business, and stimulate the private sector awareness of the importance, and it's important to learn and improve the way of doing business with the use of digital technology. Especially small and medium enterprise (SMEs), as well as new businesses (start-up) in the community. Digital technology will help to link the local to the global markets and creating value added to the community goods. Thus, the digital economy driven by local administration has the following approach [6].

1) Local Administration must encourage the private sector to lead economic and social development, and to foster by providing systematic incentive to the private sector and improving public sector performance with digital transparency to reduce corruption.

2) The Department of Local Administration established the Digital Economy Commission to give the guidance about the development of private and public sectors. The policy is about

encouraging innovation and providing markets to the private sector, and creating strong Thai economy and develop the talented Thais.

3) Local Administration must establish a digital policy for local economy and society, establishing local development guidelines based on the development and utilization of digital technology which requires the cooperation of government agencies, private sector, and civil society in driving their achievement.

4) Local Administration must regulate technology and information systems to ensure good governance and security. It

also requires consumer protection and personal information protection to avoid infringement.

5) Local Administration improves their role, authority, and investment guidelines in the related organizations such as International Journal of Management & Economics (IJME)

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Digital Economy Promotion Organization, Electronic Transactions Promotion Organization, Electronic Governance, and related telecoms governance to provide the same direction

of working on digital economies that complement each other.

(digital Economy Policy, Ministry of ICT)

V PROMOTING AND SUPPORTING THE DIGITAL ECONOMY OF THAI LOCAL ADMINISTRATION

Local Administration has a role to promote digital economy to develop the community of Thailand 4.0 with the slogan of security, prosperity and sustainability. Thus, the strategy for promoting digital economy is to stimulate the economy by creating a digital ecosystem services. Therefore, many new digital entrepreneurs are emerged.

As a result, the Thai businessmen must change their businesses practices in various

fields such as focusing on SMEs from low-price competition to the value-added competition (service innovation). Enhancing business capabilities of the business sector by creating value added products/services through the application of digital technology and innovation such as to set up a Digital Business Analytic service centre for SMEs, to set up a SMEs Digital Business Fund, to create National APIs' Platform for SMEs, to expand the existing service platform to support new services. Agile Builder e-Marketplace on Cloud Computing is a modern and convenient way to change business processes to promote Thai businesses, especially Small and Medium Enterprise, as well as to create new businesses using technology digital to support both domestic and international markets. Thus, the role of Local Administration in promoting digital economy are as follows.

5.1 Local Administration must increase the competitiveness of the business sector to create economic value and promote competitiveness by using digital technology to reform the business throughout the value chain as follows:

5.1.1. Encourage SMEs, Community Enterprises, and economy groups to uses digital technology to enter into the business and trade through digital media, including the supporting system such as financial system.

5.1.2 Accelerate the use of digital technology in linking digital commerce systems both domestically and internationally throughout the value-chain in order to be a part of the global value chain. The competitiveness of operators will be enhanced by using digital technology. The proportion of domestic production and services of SMEs is up to 50% of gross domestic product. Production of SMEs increased from the use of digital technology and expertise in using technology. The value added of the digital technology industry to GDP increased not less than 25 percent. The value of the digital technology industry in Thailand is one of the top three in the region (Top 3 Digital Industry Leader) and community enterprises online sales increase 20 percent, supports for the use of digital technology for internal management, supply chain management as well as accelerating the establishment of a central database link to the international standards.

5.1.3 There are measures to promote the use of digital technology and the utilization of information in the reform of the production process and services to develop the modern business sectors, including agricultural, industrial and service sectors, such as the application of autonomous software, smart factory, smart agriculture, large-scale analytical and processing systems to increase efficiency and reduce production costs.

5.2 Local Administration increase their agricultural and commercial opportunities through the digital technology by collaboration between government agencies private

sector and the public sector as follows:

5.2.1 Extend the use of digital technology in business community for example community enterprises, community cooperatives in order to generate income by emphasizing on the development of people entire the country to be able to sell their products online. Using technology to increase public relations activities and community services such as tourism etc. and using knowledge of technology to create new occupations.

5.2.2 Accelerate the integration of digital technology and introduce into the famer communities, covering the registration of farmers. Manipulating management system and exchange of agricultural knowledge, management of farmland

and farms, water management and utilization, production planning, accounting system, improving transport and logistics system, development of standardized products, marketing traceability and traceability of agricultural products.

5.2.3 Provide a comprehensive logistics system to the community to manage the transportation of goods and raw materials of the community as well as to promote a reliable e-payment mechanism at a reasonable price to facilitate the business community.

5.3 Local administration need to accelerate the creation of digital technology businesses as a major backlash in driving the digital economy as follows:

5.3.1 Support the ecosystems that supporting the growth of potential digital technology businesses, such as providing capital or joint venture support, providing one-stop business facilities. Providing facilities to business innovation and digital technology, and provides understanding and awareness of the domestic innovation business model in government and private sectors as well as updating the relevant laws and regulations.

5.3.2 Provide funding for large-scale service innovation as a service platform that serve as the foundation to the new digital business model such as innovative service system, which is the basis of the use of smart devices and the use of commercially available data.

5.3.3 Integration and collaboration in the development of digital technology literacy to the people in order to develop and contribute the creation of appropriate digital technology and innovation consistent with the context of national development.

CONCLUSION

The study of the Role of Local Administration in Promoting the Digital Economy of Thailand, is that Local Administration must provide decentralization to lower communities which are the closest to people. Thailand's economic development entered into the era of Thailand 4.0 that a digital system plays important role in economy to make Thailand more modern and developed. As a result, Local

Administration plays a significant role in disseminating knowledge to the people in International Journal of Management & Economics (IJME)

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many places such as Provincial Administrative Organization, Municipality, and Sub District Administration Organization that have power and authority to promote the people. New world economy is going to be happened in the next few years, that will make the public more understand the digital economy, particularly the integration between technology and economy. The Local Administration become an important institution to make people aware and understand the digital society. Because Local Administration is the sub-system of the country to transfer technology literacy to the people. Local Administration also helps the public thoroughly, if the local people have any doubts or questions, they can approach the Local Administration directly. This digital economy makes people learn more and improve themselves in technology. Local Administration must inform and encourage the people to learn about digital technology in order to develop the communities and to achieve the well-being in local areas. If the whole country is developed, it should start first from the local development, starting with the sub-subdivision and develop into the central, so that the entire country will bedveloped totally. On the other hand, if the government focus to develop only in the central part of the country, but the local areas is not well developed, it would not be able to develop the whole country, as a result, it affects to the economic condition. Therefore, the economy cannot keep up with the modern world. Thus, technology must be developed to contribute economic growth in the country that consistent with the slogan of security, prosperity and sustainability.

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The Using of Appropriate Online Social Network for Driving Digital Economy of Homestay Tourism in the South of Thailand

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Abstract— The objectives of this research were: 1) to analyze homestays' Facebook Page and 2) to investigate the appropriate online social network for driving the digital economy of homestay tourism in the south of Thailand. This research is a mixed method, the tool of quantitative method is analysis paper Facebook Page of homestay by purposive selection from Facebook Page of homestay in 7 provinces in the south of Thailand. Then using 31 homestay Facebook Page analysis in the relevant details of decision making for homestay reservation. Focus group discussion is the qualitative method consisted of 15 participants who involved with homestay marketing promotion. The results from the quantitative method found that seven details of Facebook Page are appeared over fifty percent included contact information (Tel. + email), homestay address, comment responding quickly, posting update, appropriate cover image, picture of tourist activities in homestay, and review page (rating star). Whereas many details appeared less than fifty percent included story about homestay, map and direction, accommodation price, posted in English version, story about homestay in English, creating their native homestay video, link to homestay website, video link from third parties (embed) and the embed homestay website mentioned. To make a digital economy in term of homestay tourism, homestay operators require online social networking especially Facebook for maximum benefit. Government agencies involved in the promotion of homestay and educational agencies also must encourage the homestay entrepreneurs to fully utilize social networking, helping them to create homestay website, as well as helping them for translation the basic information into English to publish on Facebook, which integrated all relevant sectors.

Keywords— homestay, digital economy, Facebook, online social network

I. INTRODUCTION

Thailand 4.0 is an economic model that aims to unlock the country from several economic challenges resulting from past economic development models which place emphasis on

agriculture (Thailand 1.0), light industry (Thailand 2.0), and advanced industry (Thailand 3.0). These challenges include “a middle-income trap”, “an inequality trap”, and “an imbalanced trap”. Thailand 4.0 is directly involved to the Digital Economy (DE) that is based on digital computing technologies. Digital

Economy refers to an economy and society which uses communications technology (or digital technology) to drive the reformation of production processes, business operations, services, education, public health, the government administration including business and social transactions which directly affects the economy's development, quality of life and workforce. In Thailand, the Thailand Digital Economy and Society Development Plan was launched in 2016. There are six strategies of this plan. Digital economy acceleration is one of strategies, especially the driving of digital economy in the local community [1]. Within Thailand 4.0, Tourism Authority of Thailand (TAT) define the key performance index of tourism in Thailand in the next five years that is able to earn not less than 4 billion baths form the tourism industry with driving from innovation, creation, co-operation between government agencies and private sectors using the power of public and strength from within and connect to the world economic based on the strength of service mind culture, diversity, traditional culture. Tourism is an industry that contributes to economic, social, psychological and foreign security. The tourism industry must integrate all sectors.

Homestay is one of the Community Based Tourism (CBT) promoted by Thai government to increase the economic value of tourism business from Thai and foreign tourists. Community based tourism is the heart of the real community's foundations, as community based tourism is associated with many things in the community, including places of interest, community goods, tradition, culture, agriculture, sport, lifestyle, and others that can make income directly in local

communities. The Thai government promote to Thai and foreign tourists to stay in homestay in communities. This will help to increase income to communities directly. The stand of homestay has been set up since 2011 to raise the quality of

Thai homestay. The standard of homestay is valid for 3 years. Nowadays, the CBT and homestay owners promote this kind of tourism through online social media especially Facebook Page, as a result the cost of marketing advertising is lower than others and can stimulate many tourists. Moreover, customers always

decide to select products and services from the recommendations through online social media [2]. Present-day, the tourism marketing promotion by social media becomes very important and most of travel planning information come from the online social media [3], and less dependent on travel agencies. From the previous study about homestay marketing promotion through online social media in Thailand found that it was not succeed as expected because lacking serious support from the appropriate organizations and most of homestay owners often use online social media for their personal communication more than promotion of homestay marketing

[4]. Homestay owners in communities must adjust themselves to meet the needs of tourists. This is due to the changing factors that affect tourism because of major global changes that is directly related to the community tourism, such as the digital lifestyle. In the online society, tourists can share information at

anytime and anywhere by online booking accommodation. The responding of changing tourists' behavior to online networks is important to realize. 65% of tourist select online network to study and plan for their trip. This high growth rate illustrates the prevalence and importance of digital technology in considering and planning for both Thai and foreign tourists.

The tourism industry in Thailand has been using digital technology and online channels for tourism as a certain extent, such as the establishment of a website for public relations and facilitating the search of information [5]. Information technology as fully as it should. It is found in major tourism businesses such as hotels or famous tourism attractions. To propel the digital economy in the homestay tourism, homestay owners must adapt and use social networking, especially Facebook Page to maximize the benefits of marketing. Then, the research team want to study how to drive the digital economy of homestay tourism in the south of Thailand. What is the status? What should be done to make the digital economy more attractive to tourism?

II. OBJECTIVES

1. to analyze homestay's Facebook Page
2. to investigate the appropriate online social network for driving digital economy of homestay tourism in the south of Thailand

III. RESEARCH METHODOLOGY

1. Quantitative method by analyzing of 31 homestay's Facebook page using purposive selection from the province of Chumphon, Surat Thani, Nakorn Si Thammarat, Songkhla, Trang, Phangnga and Krabi. The analysis was focus on the appearance of the important information on Facebook Page that involved the decision making to visit homestay.
2. Qualitative methods by focus group discussion from

the results of Facebook Page analysis for investigating the appropriate online social network for driving digital economy of homestay tourism in the south of Thailand. The 15 members of focus group discussion as follow: four government officers from the tourism authority of Thailand, two government officers from the office of tourism and sports, six homestay owners and three lecturers

IV. RESEARCH RESULTS

1. The results of homestay Facebook Pages analysis The analysis of the main details with influence the decision making of homestay reservation.

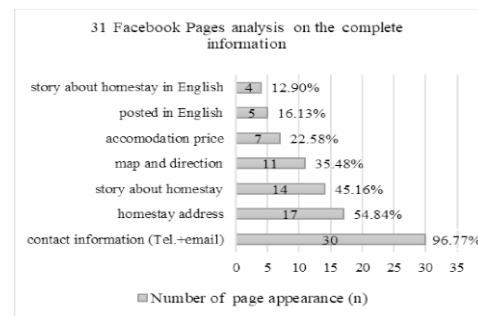


Fig. 1 The results of 31 homestay Facebook Pages analysis on the complete information

Fig. 1, The results of 31 homestay, Facebook Page analysis the complete information, found that the most page appeared the contact information (Tel + email) (96.77%) with homestay address (54.84%). Whereas, some information which is very important of homestay less appearance as follows: story about homestay (45.16%) map and direction (35.48%). The appearance of English content about the homestay story (12.90%) and posted in English (16.13%) were less existence.

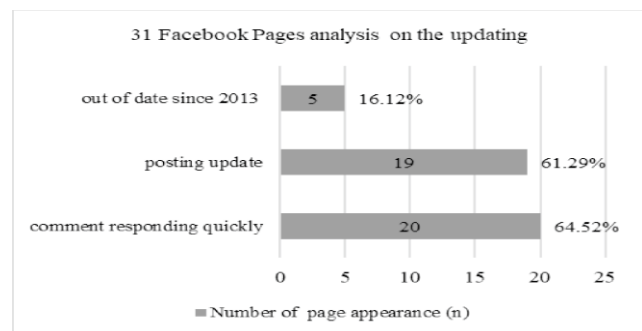


Fig. 2 The results of 31 homestay, Facebook Pages analysis on updating

Fig. 2, The results of 31 homestay, Facebook Pages analysis about the updating, found that the comment responding quickly (64.25%) and posting update (61.29%). There are some homestays are out of date on the Facebook Page since 2013 (16.12%)

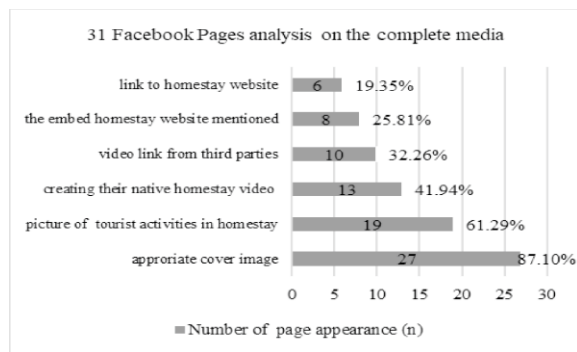


Fig. 3 The results from analysis of 31 homestay Facebook Pages on the complete media

Fig. 3, The results of 31 homestay Facebook Pages analysis on the complete media found that most of homestay Facebook have appropriate cover image (87.10%). They provided the picture of tourist activities in homestay (61.29%). They created their native homestay video (41.94%). There are only 32.26% of video link from third parties. They embed the video link from the third parties (32.26%) and there are embed homestay website mentioned (25.81%). It has been found that only six homestays have their own website (19.35%) that are still useable.

Table 1. The results of 31 homestay Facebook Page analysis on the review page/statistic

Facebook Pages detail analysis	Number of page appearance (n)	Percentage (%)
review page (rating star)	17	54.84
rating point average		3.8 (from 5 stars)
Like	5 (min)	17,831 (max)
Fan (followers)	5 (min)	17,775 (max)

Table 1, The results of homestay Facebook Pages analysis on the review page/statistic. There was 54.84% of homestay Facebook Pages present the review page with the rating point average was 3.8 from five stars. The minimum number of Like is 5, while as the maximum is 17,831. The minimum number of followers is 5 and the maximum is 17,775.

2. Focus group discussion for the using of appropriate online social network (Facebook)

A. Participants and Procedures Focus group discussion was held on November 26, 2015. The total of 15 participants involved in focus groups discussion about the result from Facebook Page analysis, the participants are government officier from tourism authority of Thailand, homestay owners and university lecturers. Using open-ended interview to guide the discussion, Associate Professor Dr. Chusak Ekpetch facilitated the focus groups.

B. Focus group data analysis Focus group discussion was used by sound-recordings that transcribed and went through

several phases of analysis. A preliminary analysis was conducted to get a general sense of the data and reflect on its meaning. Then, more detailed analysis was performed, and data was divided into segments or units that reflected specific thoughts, experiences and requirements of participants. After this process of analysis, a list of topics was generated, and the topics were compiled into categories as highlights findings.

C. Highlights of Findings

1. Facebook profile vs Facebook Page Facebook is the main online social network for homestay marketing promotion (100% of usage), not only Facebook Page but also Facebook profile. Because the nature of homestay tourism is different from other tourism due to the familiar with the homestay owners before staying with them is very important. Normally, they meet each other from the Facebook Profile before their staying in homestays. It is, therefore, the selection of homestay tourist become important and different from hotel that the guesses can walk in.

2. Main Components of Facebook Page Pictures: homestay owners must select appropriate pictures before posting into Facebook, emphasizing the pictures of tourist activities in homestay, and presenting the highlight pictures in homestays such as food, room, and attraction places around homestays etc. Video: refer to the result of Facebook Pages analysis, the creating their native homestay video and video link from third parties appeared a little bit. Homestay owners must often upload the short homestay video especially the tourist activities into Facebook

3. the role of tourism government agencies to drive the digital economy of homestay tourism

3.1 Tourism government agencies and education agencies should setup the training course about social media marketing for homestay owners which consistently continuous and follow-up.

3.2 Encourage and support the youth in the homestay area to have knowledge of updating their homestay information on social networks.

3.3 Supporting to create website and setting the portal site of homestay.

4. The role of homestay owners to drive the digital economy of homestay tourism are as follows:

4.1 Homestay owners must regularly update homestay information on social media.

4.2 Respond to the questions or comments of those who are interested in staying in homestay for customer's engagement.

4.3 Join activities and present pictures with tourists via social media. This is a demonstration as a good host and welcome tourist as members of family. for foreign tourist, and they should have enough information

for customers from the first contact to the homestay.

4.5 Arrange the right person to update information on Facebook regularly.

V. DISCUSSION

The using of appropriate online social network for driving digital economy of homestay tourism in the South of Thailand still need for further development, as the analytical results from

Facebook Page of homestay that many information supports homestay reservations is found in some pages only. The results from the Facebook Page analysis, found that many homestay owners have not used Facebook facilities appropriately for homestay promotion despite the Facebook is the second social media that popular to Thai people (94.8%)

[6]. From the Facebook Page details analysis which mentioned the percentage less than fifty percent as follows: thus, the homestay owners should mention fully details about the story and background of their homestays to make tourist interested and push directly the homestay information to tourist. Furthermore, homestay owners must set the map and direction on their Facebook to navigate to homestay. The problem is about some homestay location is not mentioned on the google map due to the lack of google map knowledge. Homestay's package is also important for tourist's decision making, but we found only 22.58% of homestay mentioned the price. The big problem of English communication especially writing on Facebook, it was only 16.13 % of post and 12.90% in the story about homestay, that mean homestay owner lost the opportunity to welcome foreign tourist cause from English proficiency remains low event writing was viewed as the least important by tourism employees

[7] Thus, the government agencies may be required to assist in translating into English language about story of homestay for homestay operators more than it is today. It is very important for social update, we found that some homestay Facebook Page was out of date since 2013 (16.12%) that affected to the reliability of homestay. Tourist will search for the new homestay. The creating of their native homestay video is only 41.94%. Moreover, the homestay owners should have own native homestay video, the idea of putting vides on social networks consists of: 1) videos can attract more viewers than other media 2) can increase the number of visitors 3) it is easy to share content and 4) easy to remember by video which brought to the presentation on social networking to promote the market does not need to be very long, just a short video, it can promote marketing through social media [8]. Facebook was favorited native video uploads over third-party video embeds like YouTube. By the number of Like, Share, comments and people reached of native videos have more embed videos [9]. And, the embed video from third parties especially video from Youtube is still important. From the study of Thailand Internet user Profile 2016, Youtube is the first social media that popular to Thai people. (97.3%). Homestay website is necessary, we found that there were only 6 websites available. One of the homestay owner who participated focus group discussion said that "homestay website is very important for homestay because tourism can get more information of homestay such as bedroom and homestay environments from website". Having a website will surely affect the reliability of homestay. The portal website of homestay is also very important and must be under the tourism organization website because it is very believable. The information mentioned or review about homestays, and posted on the Facebook is equally important, which found on Facebook Page of the homestay only 25.81% doing this. This action is to

increase credit to homestay, because people have mentioned about homestay in a good way, and informing each other on Facebook Page is more affective and reliable to the homestays. Every homestay Facebook Page should present the reviews from tourist due to reviews/recommendations from social

media can attract tourists for their decision making about service more than normal website and the tourists can make their own travel planning from the information on social media. It should be mentioned that reviews/recommendations from the social media is very important because it can, 1) increase number of sales 2) understanding and giving better service to consumers 3) improve rankings from famous search engine such as Google and Bing 4) create consumer loyalty 5) create consumer engagement and 6) let consumers do your marketing for you. Therefore, to update homestay content on social media become very important for homestay owner and must always communicate with the expected homestay tourist through their social media

VI. CONCLUSION

To drive the economy of homestay that base on the digital economy consists of several sectors, most of which are homestay operators who live in the communities which requires the potential of social media to be able to present information to tourists. Most of tourists can use social networks to plan for their travel (to meet the need). There are relevant agencies such as travel and education agencies to help for training on using social networks especially Facebook which is very effective and regularly monitored and measured the performance. They also should co-operate to set up a website for homestay and to make finding information easier and more reliable. State agencies must assist in translating basic homestay information into English and publishing it. Therefore, it will be able to drive digital economy for homestay in Thailand effectively.

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Administration of Medium Scale Industries in Bangkok

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Abstract- The purpose of this study is to investigate, through field surveys, the impact of the institutional environment on the medium industrial enterprise sector. These surveys concentrated on Bangkok where the selected activities in textiles, non-electrical machinery and food processing industries are located. This research paper will review the evolution of small and medium firms in Thailand in recent years. It shows that such firms did not preserve their share of total employment during the period 1987–96; indeed, their share fell from 60% to 52% over this period. Much of this decline was felt in the category of very small firms (with less than 10 workers). This aspect is explored further by looking at small and medium firm employment shares in three sub-periods of varying overall economic growth rates. It is believed that when overall economic growth is high, the share of small firms tends to contract possibly because many small firms become medium in size and others disband because their owners can find more remunerative employment in larger firms. In slower growth periods, the employment share

of small firms appears to rise probably because larger firms may be taking in less new workers or even laying off workers.

Keywords: Medium scale industries

Introduction

The economy of Thailand is characterized by a dominant agriculture sector. At the beginning of the 1980s, Thailand, like most other Asian countries, was affected by a slowdown in economic growth. To sustain investment, output and employment, the country had to adjust its policies towards export-oriented trade and the exchange rate. The outcome of these reforms was the rapid growth of manufacturing enterprises in both Bangkok and outlying provinces. At present, it is recognized that the Medium Enterprises” (MEs) is the necessary component important to strengthen the society in the basic level and national development of economy. Many countries around the world such as United Kingdom, Germany, Finland, Australia, Japan, or Malaysia, are interested in and concerned on the promotion and encouragement of MEs in order to grow up and to be stable

which can be a significant basis for development of the country to be stable, progress, and sustainable. Like Thailand, we have seen the importance of MEs for a long time since the end of the World War II. However, the promotion and encouragement of MEs was interested and pushed systematically, clearly, and tangibly in the period after the economic crisis in 1997. MEs had become a hot issue in

problem solving in economy, unemployment, society, and recovery of economic system in order to make a stand and be continuously progressive. The full study and development of MEs is formed in the level of entrepreneurs, infrastructure, network, and MEs supporting system, including determination of policy and master plan for MEs promotion. In recent years, there has been respectable growth of small industrial enterprises despite the bias in government policies in favor of large-scale industry. Apart from the very favorable economic environment due to the rapid growth of the manufacturing sector and related services, several factors are seen to be the main driving forces for the growth of small and medium scale enterprises: the growth of the labor force caused by past population growth, the decline in labor absorption in the agricultural sector and a slowdown in labor absorption in both the public and private sectors. These developments have driven the unemployed to self-employment and to working for small and medium enterprises in the manufacturing and service sectors. Undoubtedly, small and medium scale enterprises and self-employment are major contributors to income and employment generation. The potential of small and medium scale enterprises in job creation was explicitly recognized, for the first time, in the Sixth National Economic and Social Development Plan (1989-91), which included a policy statement for promoting job creation in small and medium scale industry,

particularly for the self-employed. The new direction in national priorities has been adopted in the Seventh National Economic and Social Development Plan (1992-96). Although the Seventh Plan continues to give more importance to the small and medium scale industrial enterprises sector, it starts to pay more attention to quality and higher-productivity jobs than to mere job creation. Moreover, the improvement of the quality of life of those who contribute to the small and medium enterprises is also stressed. In order to reach this goal, an accommodating policy environment for small and medium business operation will be the most important requirement. This may be done through facilitating and protecting individual economic initiatives and improving the working and living environment of those who contribute to small and medium scale production. Above all, the problems of small and medium business operation should be effectively identified. As this approach comprises legal, institutional and work environment aspects, this study focuses on the relationships between small and medium enterprises and the institutional and legal context.

With the advent of planned economy and the subsequent industrial policy followed by Government, both planners and Government earmarked a special role for small-scale industries and medium scale industries in the Thai economy.

MEs always represented the model of socio-economic policies of Government of Thailand which emphasized judicious use of foreign exchange for import of capital goods and inputs; labor intensive mode of production; employment generation; non concentration of diffusion of economic power in the hands of few (as in the case of big houses); discouraging monopolistic practices of production and marketing; and finally effective contribution to foreign exchange earning of the nation with low import intensive operations. It was also coupled with the policy of de-concentration of industrial activities in few geographical centers. It can be observed that by and large, MEs in Thailand met the expectations of the Government in this respect. MEs developed in a manner, which made it possible for them to achieve the following objectives:

- High contribution to domestic production
- Significant export earnings
- Low investment requirements
- Operational flexibility
- Location wise mobility
- Low intensive imports
- Capacities to develop appropriate indigenous technology
- Import substitution
- Contribution towards defense production
- Technology – oriented industries

- Competitiveness in domestic and export markets At the same time one has to understand the limitations of MEs, which are: Low Capital base
- Concentration of functions in one / two persons
- Inadequate exposure to international environment
- Inability to face impact of WTO regime
- Inadequate contribution towards R & D
- Lack of professionalism

In spite of these limitations, the MEs have made significant contribution towards technological development and exports. MEs have been established in almost all-major sectors in the Indian industry such as:

- Food Processing
- Agricultural Inputs
- Chemicals & Pharmaceuticals
- Engineering; Electrical; Electronics
- Electro-medical equipment
- Textiles and Garments
- Leather and leather goods
- Meat products
- Bio-engineering
- Sports goods
- Plastics products
- Computer Software, etc.

Position of Medium Enterprises The Small and Medium Enterprises or MEs was like minute roots of economic system of every country since each country, including Thailand, had many MEs scattering in the economic system, especially the small and tiny businesses which were located in each community. Therefore, MEs was deemed as a root and fundamental networks which strengthened and mitigated the effect against economic system. If a country has developed

MEs, it is not only assist the economy of the country to be firmly increased, but it also immunizes, eases, loosens, and mitigates the impacts from external and internal threats. At the same time, the highly efficient MEs can increase opportunities and advantage in competition of the country. With this regard, MEs played five major roles in economic system and development of the country as follows;

1. Creating new business and increasing competition in the market – The Small and Medium Enterprises is a easily established, fast expanded, low cost, and used economic resources business. It is less complicated, flexible and easy to operate and solve the problems. Therefore, risks and negative impacts are less than those investing in the large enterprises or multinational enterprise. This is an origin of a person who desires to make his/her own business and of a person who is interested in investment as a new entrepreneur. Especially in the economic crisis, the newly graduated people and unemployed people turn to start undertaking their own business easily and the resources are used in a small amount.

- In addition, the high amount of MEs introduced in the market can increase the concentration of

competition in the market. It can reduce a monopoly and causes consumers to have choices on goods and services. Moreover, MEs has driven the construction of innovation and development of industrial businesses. Therefore, the industry and economic system is continuously progressed and the development of its potential remains continuing.

- 2. Connection with large enterprises – Besides MEs undertakes business in order to earn their living, making business stable and enlarging their business, MEs also facilitates, strengthens, disperses risk, and encourages the large enterprises in many fields such as providing raw materials, taking over on production, transportation, assisting in goods distribution both wholesale and retail to the customers, as well as being a manufacturer

- for production factors to the large enterprises, or being responsible for additional services to the large enterprises such as repair, cleaning, and security. The MEs taking over from the large enterprises causes smoothness, efficiency, and strength in the industrial group. At present, the economic development not only focuses on strengthening the big business and monopolizing, but also concentrates on strengthening each industry by gathering MEs business into Network,

- Cluster, and Alliance. The business of MEs and large enterprises must be gathered for efficient coordinating in deliver value and services to the customer. With this regard, each business can be done under the best skillfulness. When they are gathered, the

- value is presented to the customers. 3. Accommodating changes and Economic risk – Beside of high quantity,

- MEs is usually various, flexible, easy to be adjusted, changed under pressure of environment and competition. When comparing with the large enterprises which were organized and highly formal, it lacks of

- flexibility and easiness. In addition, it may take a long time for the management to acknowledge and to understand problems. Therefore, the opportunity in competition and adjustment according to problems was lost, especially in the current situation which is

- competed in the form of Economy of Speed more than Economy of Scale as in the past. Thus, if the country provides only large enterprises, the country may be developed slowly and cannot adjust itself to the

- challenge in the future. However, if the economic system contains many MEs, the adjustment to the environment can be made fast, properly, and timely as well as can accommodate on the economic change easily. The change of current event which has

- occurred all the time because of internal and external factors which changes, relates, and integrates, has resulted the unexpected outcome. Therefore, to encourage the Entrepreneurial Society and potentiality and various MEs is deemed as a guarantee and

- can handle the risk that may occur in the economic system

which affects the future of the country.

- 4. Dispersion of the development throughout the country – MEs is always established and dispersed into the communities of the regions throughout the country. Although, some industries are cluster in particular areas, the overview of MEs has played a major role in promotion of dispersion of economic growth and strengthening the communities in economy, society, politics, and quality of life. These enterprises have supported service providing and goods production in order to response the demand of locality. In addition, MEs causes the employment and distribution of income to people in the area which can reduce the rate of unemployment and elevate the standard of quality of life in the communities. As a result of globalization and liberalization, coupled with WTO regime, Thai MEs have been passing through a transitional period. With slowing down of economy in Thai and abroad, particularly USA and European Union and enhanced competition from China and a few low cost

centers of production from abroad many units have been facing a tough time. Those MEs who have strong technological base, international business outlook, competitive spirit and willingness to restructure themselves shall withstand the present challenges and come out with shining colors to make their own contribution to the Thai economy. Recent Evolution and Characteristics of Thai MEs Growth Realizing that medium enterprises (MEs) in the manufacturing sector are the major population and also major income earners for the country, along with the recent trends of trade liberalization and open market where products must compete by price and quality, the Thai Government is seriously promoting MEs. The Thai Government has drafted legislation on SME promotion, which lays down a foundation for the urgent development of MEs, systematically and continually. The National Committee on SME Promotion will be set up and is authorized to harmonize the SME promotion framework of related agencies. An office of ME promotion will be also established which will act as a coordinator among various related agencies, at the same time studying and analyzing suitable MEs to be promoted. The food processing industry is one of the target groups.

The implementation of SME promotion can be in many forms, such as low interest rate loans, monetary market development, human resources development, science and technology transfer, product and market development and information services. This study of the growth of MEs in Thailand is based on data obtained from the Ministry of Industry (MOI) and the Ministry of Labor (MOL). The data are available for firms of all sizes (including those with fewer than 10 workers) and they are available annually. Employment Generation During 1987–96, MEs employed about 45 percent of total industrial workers whereas large firms employed about 47 percent and micro industries employed about 8 percent. Over time, employment in micro industries and small-sized firms grew slower than employment in medium and large firms. In 2006, employment in the large firms increased to 57 percent of total industrial employment, and micro industries employed only 6 percent of total industrial employment. During the high

growth period, large and medium firms seem to contribute more in terms of employment growth because many small firms graduated to become larger firms. The employment generation of a previously small firm became the contribution of a medium or a large firm. During the period of slowest growth or stagnation, not only did employment of large firms grow the slowest, but many firms also laid off workers and some even ceased operations altogether. Despite the fact that as more new small firms started up and they became sources of employment during the stagnation period, the capacity of MEs to generate employment during normal times needs further investigation. This is because for the whole period of 1987–96, the proportion of SME

employment out of total employment was much lower than the proportion of the number of SME firms out of total industrial firms, suggesting that large firms absorb more employees than MEs. However, although

MEs generate less employment per firm by definition, they may be considered to create greater employment if it can be shown that they are more labor-intensive and thus employ a greater number of workers per unit

of capital input or investment. Export Capability

- Export policy -
- Constitution provisions -
- Export duties -

- Main countries to export -Exporting industries where small- and medium sized firms account for a high proportion of industry employment were textiles and textile products, garments, leather and leather products, furniture, chemical products, rubber and rubber products, plastic products, special purpose machinery and equipment, insulated wire and cable, electrical equipment and components, precision instruments, watches and clocks, and miscellaneous products. They are mostly labor-intensive, traditional exporting industries. Exporting industries where large firms dominate the industries' employment were office machinery and equipment, electronic parts and components, radio and television, electrical machinery, and transport equipment. Most of these industries are new exports in the last decade with production techniques more capital-intensive than the traditional ones. Many industries of all sizes have problems in the areas of availability or prices of raw materials, labor, capital, demand, and government policies. The most frequent complaints of insufficient capital (high interest rate) and labor shortage (increased real wage rate), followed by marketing problems, uncertain government policies, and raw material shortages. Small industries are with the problem of insufficient capital. Their next most important problems are labor shortages and marketing. Medium-sized firms ranked insufficient capital and labor shortages as their first and second most important problems just as small firms do. However, even uncertain government policies as the third most important problem. Large firm's mentions labor shortages (high wages) as the most important problem, followed by uncertain government policies, and raw material shortages. The problems of insufficient capital and marketing are less important when compared with small- and medium-sized firms. In other words, problems of insufficient capital

and marketing decreased with size. Problems of raw material shortages and adverse effects of government policies increased with size. However, the problem of labor shortages seemed to be considered as the first or the second most important by firms of all sizes. This means that before Thailand's financial crisis, the problem of increased real wages (labor shortages) seemed to be a concern for firms of all industries and all sizes. The problems of unavailability of capital and marketing were more serious in small- and medium-sized firms than in large firms. Large firms were able to raise funds from commercial banks, financial institutions, and other sources more easily than small- and medium-sized firms. However, large firms faced problems of raw material prices (likely due to tariffs on intermediate products) and government policies and measures. The order of the needs for government supports of firms by size group seems to be consistent with their complaints about problems they faced during operations. That is, most small firms complained about the problems of high interest rates, and, therefore, what they needed the most from the government was to make plenty of loans available for them. As firm size increased, the problem of financing fell to second place in importance, but the problems of high tariffs (particularly on raw materials) and labor training increased. Government support for marketing and export promotion seemed to be more urgently needed in small- and medium-sized firms than in large firms. At the other end, the need for lower interest rates or increased supply of loans seemed to be shared by all industries, but more urgently needed by small firms than by large firms. Finally, the need for tariff reduction was listed as important in all industries and all firm sizes. Conclusion Government policies in relation to MEs were strongly mentioned for the first time in the 4th Plan (1977-1981) as a measure to create employment, to harness and effectively use given natural resources and to narrow the income gap. In the 6th Plan (1987- 1991) and the 7th Plan (1992-1997), MEs will contribute to the improvement of income distribution, and at the same time, speed up industrial decentralization in order to distribute economic activity and the use of local natural resources. In Thailand, medium scale industries (MIs) are found in all major manufacturing sub-sectors and constitute about 85% of the total number of manufacturing establishments. They account for 60-70% of the domestic industrial production and contribute 75-80% of export earnings. MIs employ 60-70% of the total labor force in the manufacturing sector. The role played by MIs cannot be ignored during the planning, policy and implementation phase of any energy conservation or pollution mitigation program. There is a wide range of processed foods which can be considered on the basis of their processing technologies. Dried fish has less technology and investment compared to UHT sterilized milk. Board of Investment of Thailand (BOI) classifies registered food industries into three classes according to their investment level. Bibliography

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Counseling and Motivating Thai Students to Study Abroad, Thailand 4.0

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Abstract- Counseling and motivation for Thai students to study abroad it helps students to be more confident and motivated to study abroad, which Study abroad will improve their English proficiency and skills. Because they live in an environment filled with people who use English to communicate, learn about various technologies and cultures. English skills and Education is an important tool in learning, move to worldwide, borderless, and compatible with the digital economy and the economic development model of the Thai government. "Thailand 4.0". The Thai government would like to change the economic structure to "Value-Based Economy" or "Economic-driven by innovation". The article "Counseling and Motivating Thai Students to study abroad, Thailand 4.0" The purpose is to present information about role of counseling and build motivation for Thai students to study abroad, Thailand Background, Thai education system, ASEAN Economic Community with Thailand, English ability of Thai people, and use of information and communication technology to counseling and motivating Thai students to study abroad this will help to develop the country's personnel as a whole.

Keywords: Counseling motivating, Thailand 4.0

Introduction

Education abroad counseling is a popular service in Thailand thanks to its important role and act as an agent or median for students, parents and overseas educational institutes. The service covers providing information on courses, education, institutes' backgrounds, Enrollment processes and other related and supporting services for traveling such as assistance on visa application, traveling guidance, financial planning, accommodations and air ticket booking, airport pick up and transfer, guardian seeking for

students below 18 years of age. Counseling center also have a role in distributing information on educational institute in their contact, hold marketing activities and provide facilities for education abroad exposition in Thailand to such institutes. Currently, from the website of Thai International Education Consultants Association (TIECA: <http://www.tieca.com>), 78 education abroad counselling centers in Thailand are registered as the members whereas there are also non-member counselors. Counselors are agents for educational institute from various countries. Countries like England, Australia, America and Canada are in the interest of students of upper educations as Bachelor's and Master's degrees where as New Zealand and Singapore are targets for secondary students or summer course trips. Moreover, there counseling agents for education institute in China, Korea, Japan, India and Switzerland which are markets for specific educational fields such as hotel and tourism management. A large number of counsellors and various choices of country to study including the awareness of importance of English language and foreign culture learning for accord to be membership of the ASEAN economic community since 2015 have enhanced the increasing number of prospective customers who have more choices and negotiating power to select their most appropriate counselling center. All these are factors of highly competitive trait of this business, pushing entrepreneurs to find their best way to maintain their customers while seeking for new one at the same time to expand their market shares and to obtain their best performance. Nonetheless, the other fact of this business as lack of responsibility and honesty of counseling center, failure to comply with their contract as often heard from media has an effect upon confidence and trust in choosing a counselling center. Use of marketing in various

formats to regain customer 'confidence, then, should not be overlooked. This article writing for share knowledge and experiences from overseas education counseling to parent students in Thailand for many years continuous, advice and motivate Thai students to study abroad. This will improve the ability English skills Of Thai students in an environment filled with people who use English to communicate, Learn about the academic knowledge, technologies and learn a variety of cultures. Because the English language skills, and education every branches it is the 1st priority tool for communicate to the world wide, world of Friendship, world of Competition, expanded borderless, boundless geography and culture. To be consistent with the era of digital economy under the vision of Thailand's economic development or the economic development model of the Thai government and the vision of the Thai government" Stable, prosperous and sustainable". Under the leadership General Prayut Chanocha Prime Minister and Head of National Peace Corps. The Kingdom of Thailand The Kingdom of Thailand is situated in the heart of Southeast Asia. It is bordered, to the east by the Lao People's Democratic Republic and the Kingdom of Cambodia, to the south, by the gulf of Thailand and Malaysia, to the west, by the Andaman Sea and the Union of Myanmar and to the north by the Lao People's Democratic Republic and the Union of Myanmar. Thailand spreads out over 513,119 square kilometers. The population in Thailand is approximately 65 million people. From the 2010 Population and Housing Census, it showed that the most of population were Thai nationality (95.9%) The rest (4.1%) were multi nationality; such as Myanmar, Laos and Cambodia. 93.4% are Buddhists, 5.2% are Muslim and 1.4% are Christian and the others. Official language is Thai. The bath is the standard currency unit. Thailand national flag called in Thai the "Trirong", firstly introduce by the King Vajiravudh (Rama VI). With regard to the meaning of Trirong flag, the outer bands of red symbolize blood spilt to protect Thailand's independence and often more simply describe as representing the nation. The inner bands of white symbolize the religion of Buddhism, the predominant religion of the nation and the blue bands symbolize the monarchy of the nation, which is recognized as the center of the Thai people's hearts. In terms of international perspective, Thailand has been a member of the United Nations, APEC and ASEAN. Politics and administrative organization Thailand is constitutional monarchy with Majesty King Maha Vajiralongkorn Bodindradebayavarangkun , the tenth king of the House of the Chakri, as the ruling monarch. Democratic System is divided in to three parties; Council of Ministers, Legislative and Judiciary Department. The Prime Minister is head of the government, Legislative party; the Parliament house comprises the Senate, holding the position for 6 years term and House of Representatives, holding the position for 4 years, and members of the 2 councils were from election and nominating committee. Judiciary Division includes court of justice, the constitutional court

and the administrative court, where the members are from selective system. Currently Thailand is under the 2017 Constitution. Administration system in Thailand is divided in to 3 parts; the Central administration consisting of 20 ministries and 200 departments. Regional administration consisting of 77 provinces, the newest province is Bueng Kan which has been established on March 23, 2011. The Local administration part is divided into Provincial Administration Organization. Municipality and Subdistrict Administration Organization. Three are 2 special local territories; namely Bangkok and Pattaya. Bangkok, where is the largest city, and the capital city, s the center of administrative management of the country. Climate The local climate is tropical, characterized roughly into three seasons. The period of hot season is during mid-February to mid-May. The highest temperature is in April. From mid-May to mid-October, the rainy season, it is rainy and cloudy from the tropical monsoon zone of Southeast Asia then it turns moderate to cool until February, exception is the southern region, where it is hot and humid throughout the year, therefore three are only 2 seasons; hot season and rainy season. Transport There are varieties of transport in Thailand; major transportation is road transport, which consists of fixed-route buses, coaches, private automobiles, taxi, tuk-tuk and motorcycle taxi. Main highway in Thailand are such Phaholyothin road, Mittraphap road, Sukhumvit road and Phetkasem road. A Bangkok-Chon Buri motorway is linking to the new airport and Eastern Seaboard. Rail transport, the State Railway of Thailand operates 4,346 km. Rail transport comprises Metro systems, which are in only Bangkok; sky-train or BTS, subway or MRT and Suvarnabhumi Airport Rail link. Rail links to neighboring countries, namely, Malaysia and Laos are also operated. Air transport; as being a hub in Southeast Asia, Thailand has set up the new and modern country's main airports, named Suvarnabhumi International Airport, since 2006. There are also some other international airport operating in the big cities of the country, namely, Chiang Mai International Airport, Chiang Rai International Airport, Hat Yai International Airport, Phuket International Airport, U-Tapao International Airport. Water transport, there are many ports and harbors in Thailand ,such as Bangkok, Klong Toey, Laem Chabang .These port can serve for both goods shipment and passengers. In Bangkok, the Chaophraya River is a major transportation artery, with ferries, waterway taxi (the Chao Phraya Express) and long-tailed boats. Moreover there is the Khlong Saen Saed , with provides fast , inexpensive transport in central Bangkok. Social Language: The official language of Thailand is Thai; it is the principal language in formal communication and in education with Thai alphabet as a standard format in writing. There are several other dialects within the regions, namely, Southern Thai and Northern Thai, Northeastern Thai. Religion and Culture: Buddhism is the major religious of Thailand; however, Thai people are free to be with any religious, such as Muslims, Christian (mainly Catholics).Hindu and Sikhs. Thailand is well-known as

“Land of Smiles” as Thai people are friendly and kind and always provide warm hospitality to foreigners. The traditional greeting is “Wei”, which is a symbol for paying respect to the others. Education: The Thai Government provides 12 years education for all, with 9 years compulsory. School system is well organized of for kindergartens, primary, lower secondary etc. After lower secondary school, students can choose to extent to upper secondary school or vocational colleges or soldier/police institutions. Economy Thailand is regarded as a mix-typed economy, the major economic of the country is mostly based on agriculture, industry, tourism, service and natural resource. Overall picture of the Thai economy in 2016; the GDP (for current Market Prices) of country was 14,360.6 billion baht. For an export, its value was amounted of 7,548.6 billion baht, whereas the value of import was 6,904.7 billion baht. Agriculture: Thailand is a no.1 exporter of rubber, however, the other crops, namely rice, vegetable and fruit are also exported. Thailand is as well famous in livestock, i.e. cow, pig, poultry, freshwater fish, and marine fishery. Industry: Agro-industry, textile, electric appliance and automobiles are Thai outstanding industrial exports. Tourism makes up a very high income of Thailand due to an existence of many tourist attractions and best service of the luxurious hotels in every part of the country, especially in Bangkok, Pattaya, Andaman Sea coast in the southern region and Chiang Mai province in the northern region. Natural resources: It has the important natural resources, such as limestone, gypsum, and glass sand, marble, tin and natural gas.etc. Thai Education System Thai Education System as defined in the National Education Act BE 2542 amended BE 2545 (No.2) presents a system of primary education for 6 years (6 Levels) 3 years of upper secondary education (3 levels) and 3 years of upper secondary education (3 levels) or 6-3-3 system. In addition, the Thai education system is also an educational system in the school system Non-formal education and non-formal education (by the way). The system of education under this Act shall not be considered divide education in school systems out of non-formal education. But it is considered education in the system. Non-formal education and education by the way it’s just a teaching method or a form of teaching English uses the word "Modes of Learning". So the new approach is there are 3 types of education and there are 3 systems to transfer learning section 1 5 of the Education Act states: There are 3 types of education is the study in the system. Non-formal education and education by the way.

- (1) Study in the system the study aimed at determining the aims, methodology, curriculum, duration of study measurement and evaluation this is a condition of graduation.
- (2) Non-formal education it is a flexible study to determine the purpose layout method education management duration of study measurement and evaluation this is an important condition of graduation. The content and curriculum must be appropriate to the problem and the needs of individual groups.
- (3) Non-formal education. It is a study that learners can learn by themselves according to potential interests readiness and

opportunity by studying from individuals, experiences, societies, environments or other sources of knowledge. Educational institutions may undertake any form of education; in all three forms make a comparison of the learning outcomes accumulated by the students in the same format or different format whether from the same or not, as well as from non-formal learning, vocational education or teaching experience and to promote the school in all three. There are two levels of education in the system: basic education and higher education.

1. Basic education consists of a study which was organized not less than twelve years before higher education classes and types of basic education shall be prescribed in the ministerial regulations. Classification or comparison of non-formal education or nonformal education shall be as prescribed in the Ministerial Regulations. Education in the system of basic education is divided into 3 levels.

- 1.1 Pre-primary Education. Education for children between 3 and 6 years old.
- 1.2 Primary education usually take 6 years.
- 1.3 Secondary education is divided into 2 levels is a junior high school education it usually takes 3 years and a senior high school education. It usually takes 3 years to break into two categories.

- (1) Ordinary education. This is a basic education for higher education.
- (2) Vocational education. It is the educational management to develop knowledge and skills in career or further study at higher vocational level.

2. Higher education is divided into two levels: undergraduate and graduate. The use of the word "higher education" instead of the term "university education" is to cover the diploma or postgraduate study after graduation. Nine years of compulsory education the seventh year enrolled in basic education. Until the age of sixteen except for Year 9 of compulsory education rules and methods of counting age. It is prescribed in the ministerial regulations. The compulsory education is different from basic education. The basic education does not oblige the public to attend, but the right of the Thais. The compulsory education is compulsory. It is the duty of citizens under Section 69 of the Constitution.

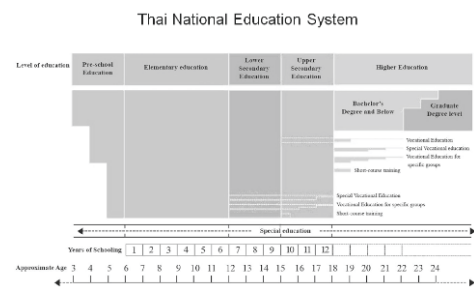


Figure 2 Thai Education System Cha Number of students in government and private schools Classified by grade and level of education in the academic year 2015.

No	Education level	Number (person)			Note
		Government	Private	Totals	
1	Pre-Primary school	1,106,437	632,383	1,738,820	
2	Primary school	3,790,229	1,076,848	4,867,077	
3	Lower high school	2,018,113	326,265	2,344,378	
4	Upper high school	1,639,839	376,858	2,016,697	
5	Undergraduate and lower	1,853,827	327,774	2,181,601	
6	Postgraduate	165,449	27,409	192,858	
	Totals	10,573,894	2,767,537	13,341,431	

Number of Teachers (Classroom) Classified by belong to, Whole Kingdom.

ASEAN Economic Community with Thailand Background of ASEAN Association of Southeast Asia Nations or ASEAN Founded by the Bangkok Declaration. On August 8, 1967, five founding members were found. Including Mr. Adam Malik, Minister Ministry of Foreign Affairs Indonesia, Abdul Rashid Hussein Deputy Prime Minister, Minister Ministry of Defense and the Malaysian Minister of National Development, Nassiro Ramos

No.	Belong to	Number (person)	Note
1.	Ministry of Education		
	1.1 Office of the Permanent Secretary for Education (Office of the Private Education Commission)	134,221	
	1.2 Office of the Basic Education Commission	399,799	
	1.3 Office of Vocational Education Commission	9,524	
	1.4 Office of the Higher Education Commission	68,661	
	1.5 Public organizations directly to the Minister of Ministry of Education: Mahidol Wittayanusorn School	71	
2.	Other government agencies		
	2.1 Ministry of Interior	29,339	
	2.2 Ministry of Social Development and Human Security: Department of Social Development and Welfare	20	

	2.3 Bangkok Metropolitan administration	15,076	
	2.4 Ministry of Public Health : Office of the Permanent Secretary Boromarajonani Institute	2,229	
	2.5 Ministry of Transport	176	
	2.6 Ministry of Defense	1,800	
	2.7 Ministry of Culture	932	
	2.8 Ministry of Tourism and Sports	897	
	2.9 National Buddhism Office	4,842	
	2.10 Organization Directed Prime Minister	1,802	
	Totals	669,389 ³	

Foreign Minister of the Philippines, Mr. S. Rajaratnam Foreign Minister of Singapore, Colonel (Special) Thanat Khoman Foreign Minister of Thailand. In later times, more countries joined the membership. Brunei Darussalam (member on January 7, 1984), Vietnam (July 28, 1995), Lao PDR (July 23, 1997), and Cambodia (on April 30, 1999), respectively. From Cambodia to become a member ASEAN has 10 members in the Southeast. ASEAN to set up cooperation Political, economic and social support for peace and cooperation of the region Promote cooperation between ASEAN and foreign countries and international organizations. The symbol of ASEAN is the yellow rice on red ground surrounded by white and blue circles means 10 member countries. Yellow means prosperity. Red means courage and dynamism white means purity and blue means peace and security. ASEAN Economic Community ASEAN will integrate into ASEAN Economic Community by 2015. The goal is for ASEAN to have the same market and production base and moving goods, investment services and skilled labor. ASEAN has set up a plan for the establishment of the ASEAN Economic Community (ASEAN Economic Blueprint). This is an integrated plan. The operation in the economy to achieve four objectives.

1. A single market and production base. It will move goods, services, investment and Moving capital more freely. As well as promoting the integration of ASEAN in the concrete. The target time will gradually reduce or cancel a barrier between them. The target to reduce tariffs to 0% and the reduction or abolition of non-tariff measures for the older members of 6 countries by the year 2553 opening markets in services and liberalization of investment by the year 2558.

2. To build capacity in the economic competitiveness of ASEAN. The focus on policy issues that will help promote economic integration, such as competition policy. Consumer Protection Intellectual property rights in electronic commerce. Tax policy and infrastructure (transportation, finance, information technology and energy).

3. Economic development equitably the development of small and medium-sized enterprises (SMEs). And strengthening capacity through various projects such as the initiative for ASEAN integration (The Initiative of ASEAN Integration – IAI), etc. To reduce the development gap between member economies. 4. integration into the global

economy focus on harmonized economic policies of ASEAN and countries outside the region. For ASEAN to act together and clearly such a free trade area with ASEAN dialogue partners and so on. As well as promote the creation of a network of manufacturing in the region is linked to the global economy. Education of Thailand with the pace of ASEAN economic community Thailand is leading the establishment of ASEAN has the potential to become leaders. to build a strong ASEAN. Under the strategy, One Vision One Identity One Community. The steady growth of population resources and economic under the established important principles are required is a political community and stability of ASEAN. ASEAN Economic Community ASEAN Socio-Cultural Community. The education was organized in Socio-Cultural Community. The education was organized in Socio-Cultural Community. This will play an important role in strengthening the community. Because education is the foundation of all aspects of development. English on the future of Thailand in ASEAN The vision of an ASEAN Economic Community. "One Vision, One Identity, One Community". According to the charter of the Association of Southeast Asian Nations Organizations of (ASEAN Charter) Article 36. And the ASEAN Charter Article 3 4 stipulates that "The Working Language of ASEAN shall be English". The meaning is understood, it is primarily the government and the private sector only. Which is just as it is normal. Which is just as it was common in today's world of work anyway despite only means that they are using English to communicate during the collaboration of government officials as well as relevant organizations and agencies, both public and private sector. But the meaning of the provisions of the English language is for ASEAN to work together. That means a wider reach all parts of the ASEAN Community. This means that citizens of the 10 ASEAN countries will need to use English more. In addition to the national language or languages of each country, each local community. Not only government officials would only need to come to meetings, discussions and communications. And not only for business people to trade between countries to use English for communication and business cooperation. But when all the people in the region are the citizens of ASEAN with everyone. And everyone will have to come to travel acquainted with each other learn together. Most importantly, everyone will have to travel across the border to find work opportunities and a better life. So English is the number one tool for citizens of ASEAN. Communication in relation to the world wide of the ASEAN region. The expanding world of hospitality without borders. A world of limitless competition, geography and culture. English is the second language of ASEAN citizens be adjacently of the first language which the nation language each person. English ability of Thai people. Many organizations have reported on the ability to use English of Thai people compared to other countries, the reporting details are as follows.

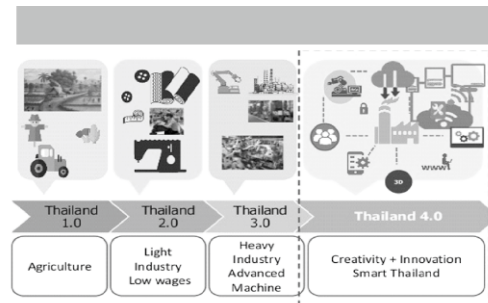
New York Times Research Report of Education First Company. The ranking ability to use English in non-English speaking countries in 54 countries. According to the

research, 1.7 million people are sampled worldwide. The results indicate that the top 5 countries the best English is Sweden, Denmark, Finland, and Norway and five countries the lowest ability to use the English language are Colombia, Saudi Arabia, Thailand and Libya. For European countries where English is the lowest in Italy, Spain and Portugal. The members of BRIC, comprising Brazil, Russia, India and China. India is the country with the ability to use English most. Followed by Russia. Brazil the use of English among the smallest members of BRIC. The study warns that Ability to communicate in English in the national population. It is important factors to trade Innovation and income of the country. If the language of the country in a relatively low potential areas will be affected too. The results of the research from Education First Co.Ltd. Also noted that most of the girls speak English better than men. The gap between the sexes in the English language is evident in most countries of continental North Africa and the Middle East. The ability to use English in Thailand compared to ASEAN. 2015 ASEAN into the ASEAN Economic Community. The English have been designated as the primary language of communication between the ASEAN countries. It means that English is the main one to say that Thailand will benefit from the AEC. As it should be, or leave the country, he profited unilaterally. Thailand's English language learners from kindergarten until Bachelor degree. There are also schools and universities worldwide. Offered a minimum of 50 years. But the English proficiency of Thailand compared to other countries in the ASEAN Economic Community is still in a very low level. Indicator is the number of people able to communicate in English (%) compared to the population. Singapore 71% , Philippines 55.49 % , Brunei Darussalam 37.73 % , Malaysia 27.24 % , Thailand 10%. The average TOEFL score of graduates in Asian countries. Singapore more than 550, Philippines more than 550, Myanmar more than 500, Vietnam more than 500 , Thailand, Laos, Cambodia lower than 500. Thailand is at the same level as Laos and Cambodia. It is interesting to Thailand TOEFL test is 80% tutorial lesson before TOEFL Test. Other nations will use the method of reading by themselves. So if do not have tutorial lesson (special classes) , there may be lower grades than Laos and Cambodia, Quality measurement of English Proficiency Index (EFI). It is divided into 5 levels, 5 is defined as the ability to communicate in English at a very high level. 4 refers to the high order 1, which means that the level is very low. The results showed that Asian countries are only two countries that have a 1 Thailand and Cambodia. Moreover, higher than Thailand. In this way, Thailand cannot compete with other countries in ASEAN and it can be considered that the situation is very worrisome. English of Thai people 43 th in Asia Despite efforts to improve English learning of Thai children many 10 year but the results are not satisfactory today for parents and Thai people. ASEAN Economic Community (AEC) already happened. For 10 member countries have to come to trade, investment and do free activities together. There are no tax or crossing barriers. The language used to make this community real is English. Look

around the country where his children speak English fluently because they are second language and from elementary school, it will be Singapore, Malaysia, Philippines, Myanmar in the first place, followed by Indonesia, Brunei, Vietnam, Cambodia and Laos. Thailand we are in the middle of the middle with the end. Because the second group, which did not have English culture before, is accelerating to develop fully. Vietnam Cambodia and Laos will notice the enthusiasm of his youth to learn English to elevate their level of competition with others. Or to find a better job than others who do not seek foreign language knowledge.⁹ The research study to prepare the production and development of manpower. The study period one year ago, the potential and readiness of Thailand in the middle compared to other countries in the ASEAN. It is ranked second by Indonesia. Singapore has the highest potential. Compared with other countries in ASEAN. Thailand's educational capability is ranked 6th secondly from Singapore, Malaysia, Brunei, Indonesia, Vietnam. And if we compare in Asia as a whole. Thai language skills of Thai people ranked, Singapore ranked 6, Philippines ranked 16, Malaysia ranked 23 and Indonesia ranked 42. The result of research that Thailand's English skills develop slowly. It should be promoted as a national agenda by encouraging Thai people to speak more English. An analysis of foreign language teaching methods in Thailand is lagging inefficient and lack of modernization. We know that we regress English. And we also know why that is so and know more how to solve this problem. The problem is that the order 43 in Asia. Because our education system is under a system that does not develop and there is a change of responsibility at all times.

Cannot depend on state or political system and government to improve English longer. It requires the private sector to be motivated. And those who are in a position to help, whether it is knowledge, financial experience and reinforcement will have to come together to create a system that will be. Do not do extra research. No need for expert opinion. We know that in the nationality. What do we have to do foreign language to build the nation seriously. English Language Development in Thailand difficult to successful Even in Thailand, children learned English in the second language base since the beginning of their education system, but overall, it also has a very low test of English proficiency for English as a Foreign Language or TOEFL. Even the government has rules to allow students to speak English one day per week, but cannot solve the problem of Thai people's English Skill If you look at the use English for working of Thai People, The most Thai people cannot speaking English even the Basic English, it make the present had more Filipino people to come on Thailand to work replace Thai people. Based on this advantage. Concern for Thailand in ASEAN Economic Community is not able to compete with other nations in the region on the use of English. The problem is that in Thailand, in addition to the lack of Native Speakers Teaching English. The biggest problem is culture. Because Thai people are not enthusiastic in learning the language. Students listened to a teacher for almost everything, quiet and introverted

followed by teacher this is not consistent with learning English to be active and courageous.¹¹ The problem of ability to use English and Problems in development of English for Thai People, study abroad is a one method it can enhance their ability to use English. Because study abroad to learn English in daily life in an environment filled with people who use English to communicate, learn the academic skills of the English language and cultural diversity. But many students and guardians also lack of confidence to travel for study abroad. The negative news in the media such as fraud, lack of accountability and lack of integrity from Provider's Education Center, some agent. Thailand 4.0 In 2017. The government has set the policy on "Thailand 4.0" as a concrete foundation for the country long-term development so that the country be secure, prosperous and sustainable under Thailand 4.0 the Government needs to change its economic structure from local economy to a value – based economy, with the main concept in shifting from "commodity" approach to "innovation" approach and from technology driven to creativity and innovation and from focusing on manufacturing sector to be move on service sector.



Thailand 4.0 New Economic Development Models

"Thailand 1.0" focuses on agriculture for example, produce and sell horticultural crops, pork, chicken, etc.

"Thailand 2.0" focuses on the industry but is a light industry, such as the manufacture and sale of footwear, leather goods, beverages, jewelry, luggage, apparel, etc.

"Thailand 3.0" is a heavy industry and exports such as production and sales. Exporting steel, refined automobile, separating it, natural gas, cement etc. Thailand 1.0 – 3.0 the revenue of country is still moderate. Thailand 4.0 will develop knowledge–based, creativity, innovation, science, technology and research and development, then making value added in the following technology and target groups of industries.

1. Food, Agricultural and Biotechnology
2. Health, Wellness and Biomedical
3. Smart Devices, Robotics and Mechatronics
4. Digital, lot and Embedded Internet Technology
5. Creative, Culture and High value Services.¹³

It is a new economy, high income, with a goal within 5-6 years. Counseling and Motivating Thai Students to Study Abroad with contribution to the society and Country The business service of education abroad counseling centers there are participating in society and the country is an open opportunity for students to access the international education system through the following activities and

services:

1. Introduce appropriate courses and education institute to meet the need for students of all levels from primary school, secondary school, vocational, college, short – term English courses, undergraduate, master and doctoral degree, with information on institutions of higher education. It is updates constantly.

2. Application services with academia a variety of alliances can be quickly and accurately done.

3. Visa services advice on preparing documents, visa application including the application process for student visas. Other visas and advice on health checks for student visas.

4. Translation services by the experts translate the document and authenticate the translated documents for the purpose of applying for a visa. According to the embassy of each country or for the benefit of the contract.

5. Accommodation services, they can provide affordable accommodation in the form with a family. Or student dorm students will be cared for. And shelter service on arrival.

6. Ticketing service for students and parents who are traveling abroad to enjoy the convenience and confidence of traveling and pick up at the destination airport.

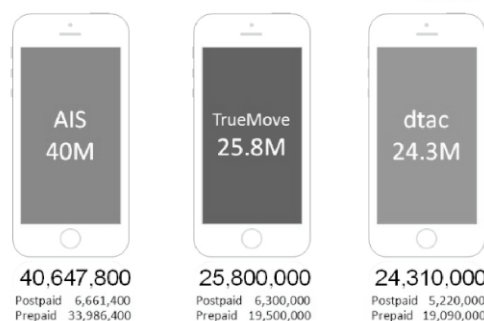
7. Planning service, Human Resources Development project study education to meet the needs of personnel development. Both public and private organizations to enhance their English language skills or study abroad for personal in the organization. Therefore, Counseling and Motivating Thai Students to Study Abroad, Thailand 4.0 Use the innovation. Come as a tool. The National Innovation Agency (2006) has provided the definition of “innovation” is “New things come from using knowledge. And creative ideas that are beneficial to the economy and society. “or may conclude that. Innovation means new things that are done through the use of knowledge. Use innovative ideas. This may be in the form of a product, a concept or a process. Can be used to the benefits develop. The information and communication technology It is an important tool in applying for Counseling and Motivating Thai Students to Study Abroad in the “Thailand 4.0” because it is a technology. It is a mediator to access, comprehensive, thorough, convenient, fast, current, and cost effective. The preparedness of information and communication technology of Thailand;

1. Internet users in Thailand from Information Communication Technology Statistics. In year 2014: 21,729,382 people, year 2015: 24,592,299 people and year 2016:29,835,410 people.¹⁶ In 2017 Thailand has a population about 66 million people. There are Internet users 67% of the total population so 44,220,000 internet users. The Most Thai people spend their time playing the Internet through the desktop 4.35 hours a day, more than use on smart phone. The average time is 4.14 hours per day. Thailand is using smart phone access to the website is ranked 5, from the global average of smart phone users access to the website at

50%. In addition the survey also revealed that Thais use social media 7th in the world. The ratio 67% of the total population and time to use social media per day are 2.48 hours, 12th order in the world.

2. Mobile subscribers, according to reports, mobile phone users only three major providers are: AIS, DTAC, and True Move. The total number of users has increased to 90.7 million please see this photo below.

Mobile Subscribers in Thailand 2017 



3. Fixed line phone user the number of fixed Line Telephone whole Kingdom, TOT Public Company Limited are; Year 2014: 3,525,443 lines, Year 2015: 3,395,154 Line, Year 2016: 3,031,002 Line.¹⁹The fixed Line subscriptions per 100 inhabitants in 2016 are 7.120

4. Social Media User The social comes to a daily life almost 24 hours a day. Thailand is one of the countries where Social Media is used which using high volume in the world. Especially is platform "Facebook". Statistics Thailand has Facebook user are 47,000.000 users 71% of the population in the country. “Instagram” There are 11 million users. "Twitter" has 9 million users. The application “LINE” in Thailand is the second largest market of LINE worldwide there are more than 83% of Thai population.

Methods for Counseling and Motivating Thai Students to Study Abroad, Thailand 4.0.

1. Web site. The target groups are teenager and early working age. They are popular to use internet ideal to advertise, News, Events, Introductions, Introduce Courses, Promotion, etc.

2.E-Mail. Nowadays internet technology has a great role in communication. It has been developed and widely used. E-Mail is a popular communication technology because it is easy to use, conveniently, fast; it will send information, news, promotions, product details and prices to the target group.

3. “Line” application. It is a popular application for communication. Due to the full capabilities are gathered in the same application can be send text messages, audio, video, chat between the interlocutor via chat page. These qualities that make people use a lot of “line” applications.

4. “Facebook”. It is use communication in community online, especially social networking sites, such as the Facebook’s website by registering as a member. When there are new update information or important activities can

be post it on the website for those who are interested in new information at any time by use the Facebook Fan Page, Facebook Ads, and Facebook Live.

5. Send message via mobile phone (SMS) to send a message to the target group. Nowadays most users have their own mobile phones. We can send news directly to the target group by use the contact information from the registering in the educational exhibition.

6. Marketing event. To make known to students can remember the counselor and service types. When they are wanted to study abroad or who they known want to study abroad, the first name they can remember and help introduce to other people. The marketing activities such as international education exhibitions which are organized by the public and private. We can meet the target group. There are a lot of groups that are likely to go study abroad.

7. YouTube It is the online video media or advertising clips are very effective tools at present. Information technology is very important role in the life lifestyle of consumers, Using online video advertising makes it easy to understand about products & services access to target quickly. It also encourages customers to click for more information on our website or fan page. It also encourages customers to click for more information on our website or fan page.

8. Personnel counselor. Personnel counselor it allows direct access to the target group. It's a meeting can communicate immediately.

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Law on Management Digital Economy Thailand 4.0

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Abstract- Technology is more an important to human life. Government has a policy to drive the economy. The technology is used to increase efficiency and create value added to the gross domestic product to keep pace with today's world which led to the management of digital economy to change a stable, prosperous and sustainable (according to the national economic and social development plan) from such a situation The authors opine that planning for the development of this country as a major economic reform of the country The government will act on what the law is the guide to economic structural change, including protection of the rights of the people so this article, the purpose to study the structure of the technology to driven the economy and laws related the management of digital economy in the era of Thailand 4.0.

Keywords: law Management Digital Economy Thailand 4.0

I. Introduction

When talking about digital economy Thailand has adopted a mechanism to develop the economy under model Thailand 4.0 many people think that technology is a new story for Thailand today in fact, people in Thailand used technology for communication, entertainment, business or other areas in general for a long time but the government is not as important as the present. Which is different with the republic of India the importance of computer systems development technology and use of English are internationally accepted and a source of scientific learning technology and English Thai students and the whole world pay attention. The author is very interested in this subject, so we have brought law on management digital economy Thailand 4.0 to provide ideas and alternative perspectives on creating opportunities for investors or interested parties. Thailand has a democratic regime and is a member of

ASEAN community the government has a policy to promote a free trade system. Support the mobility of capital and labor mobility in the region and around the world before the Thai era 4.0 Thailand 1.0 is a traditional economy. The public has a career as agriculture, horticulture, animal husbandry, rice cultivation and sale of products to earn a living.

Thailand 2.0 has developed the economy to the industrial age, using tools to help produce more Thailand 3.0 is a heavy industry focused on the production of steel, cars, natural gas cement using technology from abroad from the situation as mentioned as a result, the country has a moderate level of incomes for a long time, so it cannot compete with other countries around the world Thailand 4.0 introduced the digital 2

economy system to drive the economy to increase the competitiveness of the trade. Thailand 4.0 is a time transition from the traditional economy to the digital economy the government focuses on management by adopting information technology (Information Technology is the use of technology to add value to information. Information is useful and more extensive. Information technology includes the use of various technologies to gather, store, use, forward or communicate with each other. In the information system, it consists of five main parts: personnel, processes, software, hardware and information. Information technology is important to live of people. And internet network to apply and connect in the activities or business process to drive the country with innovation in all dimensions electronic business of Thailand or online transaction social network cover all electronic commerce (e-commerce) mobile commerce (m-commerce) and electronic government (e-government) Digital economy is an electronic commerce model (e-commerce or etc.) situated on the basis of knowledge (knowledge economy) and the goal is to increase economic value provide products and services through innovative and creative

(creative economy) and create value added to the gross national product to keep pace with the changes of the present world. The management of digital economy of Thailand is as follows

1) Digital commerce is an electronic business production, distribution, marketing, sale or transportation of products and services using electronic media (organization for economic cooperation and development OECD) and all types of transactions related to commercial activities both on the corporate and personal level, based on the processing and transmission of digital information, including voice and visual messages.

2) Digital transformation include

(1) Search and access by web catalogs such as yahoo's current search engines such as Google, bing, baidoo, etc. Search engines play an important role the selection of information to meet the needs of customers entrepreneurs in the digital economy.

(2) For exchanging and presenting content: nowadays, it must mean social media which has Thailand YouTube has been monopolized for the presentation of video content.

(3) Current links and contacts such as email, social network and chat systems in Thailand. It has been retained by Gmail, facebook and line it is another treasure of big data.

(4) Looking for income advertising system. it is a process that business leaders use to enhance and integrate digital technology to enhance the organization's operations, products, marketing, culture and goals in the future. 3) Digital consumption technology is used as a channel for the exchange of goods or services. The usage of digital technology to achieve the efficiency of doing business.

Considering the approach to manage digital economy and its benefits to economic development and its importance. Thailand needs to develop soft infrastructure. (linking the systems and processes of the agency) and to promote integration in the meantime laws are important tools that the government must take to manage the economy and society including regulatory oversight of digital economy management. The enactment lay down the digital economy foundation as well as enact legislation to protect the rights of individuals encourage confidence in digital society and regulation to supervise the security of information systems personal information and support the growth of e-commerce law on management digital economy
3 Thailand 4.0 law on management digital economy

Thailand 4.0 is important to be discussed.

II. Concepts of Digital Economy Management in Thailand 4.0 Ever since man invented and devised a computer in 1946 (A.D) (2489 B.E) It's "electronics numerical integrator and computer" computers have played an important role in human life until now in the present time electronic business or online transactions social network of Thailand comprehensive electronic commerce (e-commerce) mobile commerce (emobile), electronic government (e-government) and many others. According to government policy It will focus on developing Thailand with innovation in all dimensions to drive the economy and raise the quality of life of Thai people the development strategy. (National economic and social development plan no. 12 of 2017 to 2021 office of the national economic and social) as following.

1) Infrastructure development highperformance digital-infrastructure provides nationwide coverage and effective public access include.

(1) Digital-society creating a quality society with technology the public participation in the utilization of the thorough and equally.

(2) Digital- government the government must have a digital-government management system convenient and fast.

(3) Workforce develops humans are ready to enter the era digital-economy and digitalsociety create jobs for strengthening the country. 2) Promote the use of technology to create value added business.

(1) Promote entrepreneurial development to transform the business model into a digital system by platform (hardware supported operating system (operating system or operating system) supports excel, pagemaker, etc.) Digital business electronic commerce (e-commerce) in agriculture, manufacturing and business sectors, the creation of online shops and standards promote the business of new digital entrepreneurs (start up), small and medium enterprises and community enterprises.

(2) Develop a standard system of goods and services of Thailand to be reliable. Increase the competitiveness and support e-commerce, esupply chain, and e-payment.

(3) Promote innovation research and development of Thailand's digital and space technology the first s-curve in the industry the first curve in the industry includes.

A. Next-generation automotive

- B. Smart electronics
- C. Affluent, medical and wellness tourism
- D. Agriculture and biotechnology
- E. Food for the future

In addition, there is the new s-curve industry 5 (5) food for the future robotics, aviation and logistics, biofuels and biochemical, digital industry, medical hub. The industry there will be more development the government must push the industry to succeed to make money in the future.

4) Establish cyber security by setting up cyber-threat surveillance and response centers to tackle and address the changing threats posed by technological advances, particularly financial security and personal data security.

5) Improve rules and regulations to promote and support the development of information and communication technology of the country and support the development of digital economy, such as modern electronic law standardization of online verification system, rules of procedure for the development and expansion of telecommunication infrastructure in addition, the establishment of a private sector organization in the form of a digital professional council is a mechanism for the development of digital industries in the private sector, which is linked to the public sector. Based on the concept of developing digital economy, a mechanism to propel Thai economy and society along with the changes brought about by the application of digital technology under the policy of Thailand. The government must accelerate the process to see tangible results in the short term the structure is as follows.

(1) Digital Infrastructure The expansion of the broadband network to cover the villages around the country can use the service and communication through broadband internet service equally and equally.

(2) Raise the country's infrastructure to have a direct connection to the center. Internet information exchange of the world is stable and enough capacity to support the country's demand for digital economy.

(3) Increase the income opportunities for the community to develop quality products and services.

(4) Expand market from community market to urban market encourage people in the community to learn how to trade through electronic commerce.

(5) Enhancing competitiveness in Thai business sector particular, SMEs are encouraged to apply digital technology by encouraging businesses to use digital technology to increase efficiency and reduce the cost of doing business and encourage Thai businesses to transform their traditional business model into a full-fledged online trading system. (E-business).

(6) Build mechanisms and increase confidence in Thai products. The database will be used to link Thai trade system to the international trading system

(7) Support the technology and creative media industries. In the creation of intellectual property in Thailand and expand the market abroad.

(8) Develop cluster (cluster is a grouping of businesses and related institutions that operate in neighboring areas. The cooperation is to support each other to strengthen the value chain, strengthen Thailand's investment potential and help spread the prosperity to the region and the region) according to the super economic zone and super cluster (it is a business that uses advanced technology and future industries, including automobiles and parts. electronics electronic and telecommunication equipment, digital petrochemicals and eco-friendly chemicals, food in nopolis and medical hub) increasing trade and investment opportunities it also develops outsourcing resources for key digital technologies by driving smart Thailand.

(9) Develop digital people in the digital startup (tech startup) business and the expertise to innovate and create new products and services.

(10) Improve the quality of government services, streamline public sector processes. Digital technology is used to develop support systems. Public service

(11) Data integration and governmental systems to support government measures and policies via mobile communication device

(12) Facilitate public use of state services and to facilitate people to reduce copies when contacting or using a state service including pushing legal series on promoting and developing the digital economy and society.

(13) Reduce the procedures and procedures for the approval of government agencies. Enhance service efficiency by reducing the process increase speed and transparent in every step.

(14) Push the relevant law group to lay the foundations for institutional change the establishment of the agency the rules and regulations to build confidence in the transaction through digital technology. From the concept it is clear that Thai government in Thailand has a policy to drive all sectors of the economy to the developing world by laying the foundations for economic and social development and public administration, as well as the development of public policies for the use of technology in business operations and other transactions in everyday life this results in both good and bad impact so in the administration of the government in all matters therefore, it is necessary to lay down the regulations and regulations of the government by legislating the infrastructure system and digital economy control including protecting the rights of entrepreneurs which law is involved in managing the digital economy there are both domestic and international, as will be discussed below. III Laws related to digital economy management in Thailand 4.0 In human society, there are many members who are different both comments and behavior There is a need for rules or regulations this is a very important criterion in controlling human behavior and help maintain peace and order to society and the nation when living together as a society, everyone needs a norm this is a practical guide to uphold peace solidarity among citizens of Thailand all have to behave in accordance with the law if a violation does not comply, it must be punished the law is related to the lives of people from birth to death laws bring about fairness in society everybody wants justice to determine

whether any action is required or not, then there must be a rule therefore, the law is a fundamental principle of justice in addition, the law is a key to improving the quality of life for the people in the development of the country to progress in any way or quality of citizenship how will it look like? legislation is required to come into force to achieve the goals of development are defined the law currently in use there are many different styles In this article, we will introduce the laws related to digital economy know the rights and duties of the business by implementing technology the details are as follows:

1) Electronic Transaction Act 2544 B.E. and Amendments (No. 2) 2551 B.E. This law is a law governing electronic and commercial electronic transactions except for transactions with royal decree, all or part of this act shall not be repealed. (include The Royal Decree regulating the types of civil and commercial transactions, except for the introduction of The Electronic Transaction Act, B.E. 2549) as well as electronic transactions of the government such as request licensing, registration, administrative order, payment, declaration, or other legal action by government agencies or by state agencies if done in the form of electronic data in accordance with the rules and procedures prescribed by The Royal Decree it shall be deemed to have the same effect as the implementation of the rules and procedures prescribed by the law. This law also protects electronic transactions for electronic signature alphabetical characters, numbers, sounds or other symbols are created in electronic form, which is used in conjunction with electronic data for interpersonal and electronic data to identify the person who owns the electronic signature. Electronic information and to indicate acceptance of the person's message the signature owner is the person who holds the information for creating the electronic signature and creates the signature on his / her behalf or on behalf of any other person who is bound by and enforces the law and there are announcements of The Electronic Transaction Committee Printed matter certification Publication Agency 2555 B.E). Rules and procedures for the preparation or conversion of documents and text in the form of electronic information in 2010, including the announcement guidelines for the implementation of the policy and guidelines certification practice statement of electronic certificate authorities.

2) The Royal Decree regulates rules and procedures for electronic transactions in the public sector B.E. 2549 After Thailand entered the information society era. There are more government electronic transactions the lawsuit has encouraged government agencies to have their own service system by applying information technology this is to increase the efficiency and effectiveness of government agencies, as well as allow the government agencies to develop the transactions the electronic government is standard and in the same direction and build the confidence of the public on the activities of the state by electronic means. it is the law that aims to set the criteria for any operation relating to a request for authorization, administrative order, payment or other legal action against a government agency or by a government agency if done in the form of electronic information. The rules and procedures prescribed by The Royal Decree shall be

deemed to have legal effect and there are announcements of the relevant electronic transaction committees the policy and guidelines for maintaining information security of government agencies protection of personal information of government agencies and guidelines for maintaining information security of government agencies (no. 2) B.E. 2556

3) Decree on the supervision of electronic payment services business B.E. 2551 The purpose of this royal decree to oversee services related to electronic payments this is a business that requires sophisticated technology and it is a business with a relatively high overall economic value however, some service providers are not under the supervision of any agency it may affect financial and commercial security and to integrate the law relating to the electronic payment service business to the same the electronic transaction board related to the rules, procedures and conditions for conducting electronic payment service business (no. 2) Rules, procedures and conditions for conducting electronic payment service business administrative penalties for electronic payment service providers notification of the bank of Thailand rules, procedures and conditions governing service business electronic payment providing electronic money services on account a without prior notice before service. And the bank of Thailand's announcement on policy and measures to safeguard information security in the business of electronic payment service providers.

4) The Decree by means of secure electronic transactions in B.E. 2553 The reason for the adoption of this royal decree is to require electronic transactions to be carried out in accordance with the secure method of electronic transactions computer system and information systems. Computer equipment recorders and other devices information electronic information and computer information is as follows. (1) Information security is the protection of information assets from unauthorized access, disclosure, interruption, alteration, loss, damage, destruction or loss wrong recognized This is done at the management level by providing policies, measures, rules or procedures to use in the selection, development, use, or maintenance of information assets to ensure security (2) Means any policy, measure, rule or procedure; this is used to protect information assets or any other property from the threat of a person, natural disaster, accident or other physical hazard. (3) Confidentiality means the treatment or reservation to protect Computer networking computer system computer system information system information electronic information or computer data from unauthorized access, use, or disclosure by unauthorized persons. (4) Integrity is the process of providing information on electronic information or computer data is in its proper state when it is used, processed, transferred or stored no change, no loss, no damage or it was destroyed without permission or wrong. Information and communication technology has played an important role in both the public and private sectors there are several electronic transactions. It is necessary to manage and maintain the security of information assets in electronic transactions in

order to be accepted and trusted in electronic data even more.

5) The Royal Decree establishing the office of electronic transaction development (public organization) B.E.2554. Electronic transactions play an important role in the modern economy and the country's economic growth. Promote and support electronic transactions of the country meet the needs of information infrastructure this is conducive to electronic transactions and electronic transaction services the standard of information and communication technology is stable, safe and reliable.

6) The Royal Decree regulates the types of commercial and commercial transactions which are excluded from the application of the electronic transactions Act B.E.2549. The Electronic transaction Act BE 2544 (2001) provides for the legal status of electronic data and electronic signatures to be equivalent to paper-based transactions and to the signature. However, due to some types of transactions, it is not appropriate to do so electronically this law prohibits the application of the electronic transactions act 2006 to the following transactions:

- (1) Family transactions
- (2) Heritage transactions.

7) The Ordinance on the Supervision of the Electronic Payment Services Business of Specialized Financial Institutions, B.E 2556 At present, electronic payment services are becoming more widespread especially specialized financial institutions it is a stateowned commercial entity as well as a private operator. Therefore, the law regulating the maintenance of security in the operation of electronic payment services of specialized financial institutions. This may have an impact on financial and commercial security. Trust and accept the electronic payment system and may cause damage to the public to regulate the electronic payment service business of specialized financial institutions to ensure that the control of such businesses is both standardized in the case of private service providers and government service providers. It is associated with electronic payment services such as electronic cards. (criminal law 1 (14). Credit cards, electronic debit cards Includes equipment or tools for electronic payment transactions from credit cards payments or any other value such as electronic data capture: EDC means a device or instrument for electronic payment of credit card, debit card, electronic money or any other electronic card to the service provider issuing the card EDC network means an EDC network that has a hub or access point for transmitting information between users of the network. Credit card network means the network providing electronic payment information from the cardholder's credit card to a service provider issuing such card. to approve the use of card for each transaction or to send payment information caused by electronic payments including deduction between accounts. Transaction switching means a service center or access point for receiving electronic payment information to an agreed service provider or a payment service;(clearing) (settlement) etc.

8) The Law on Protection of Personal Data. The law relating to personal data

protection is Official Information Act B.E. 2540 is a Thai act which guarantees the people's right to have full access to government information it was approved by the Thai National Assembly in July 1997 and entered into application on 8 December 1997. This law is based on the fact that people have to get information about the various operations. it is necessary for the state in order to give people the opportunity to express their views and exercise political rights, they must be true this is to promote the government by the people the details are as follows. Information is a material that provides information, facts, information, or anything, whether it is conveyed by the condition of either by itself or through any means. And whether in the form of documents, reports, books, maps, drawings, photographs, films, recordings or sounds recording by a computer or any other means that causes the recording to appear. Government information is information that is in the possession or control of a government agency whether it is information, information on state operations or private information. Personal information refers to information about a person's identity, such as education, financial status, health history. crime records or work history those with the name of the person, or a number, code, or other identifying feature that makes the person aware, such as fingerprints, hands, notes the sound of people or photos it also includes information about the identity of the person who comes to justice. The public has the right to know the information of the official there are exceptions that are not explicitly disclosed and limited to information that, if disclosed, would be damaging to the public. or for the benefit of the private sector in order to develop a democratic system, the people will have the opportunity to fully realize their rights in order to protect their own interests, they protect the privacy rights of the data and the news of the government at the same time.

9) Telecommunications Law Laws relating to communications is The Frequency Allocation Act and the Radio Broadcasting Act Radio And the telecommunications business in B.E.2553 .The law provides for an independent state organization to carry out spectrum allocation and regulate radio broadcasting radio and telecommunications it is important to have a separate committee, a separate unit within that organization, to oversee the operation of radio and television broadcasting regulate the telecommunications business the details of the supervision and protection of business operations to provide funds for the development of communication resources and to encourage people to participate in the mass media. The essence of radio, communications, transmission, transmission or reception of signal marks, letters, numbers, images, sounds, codes or anything else that can be understood by the spectrum. Radio broadcasting radio broadcasting television radio communication and telecommunications. In addition, there are laws that refer to radio and television in the radio business radio and several related telecommunications businesses. such as radio and television act 2498 broadcasting public organization act of 2551 broadcasting and television act

B.E.2551.Telecommunications Act

B.E.2544.Telecommunications Act (No. 2)

B.E.2549 And the Radio Frequency Organization and Regulatory Affairs Act Radio And telecommunications business B.E.2543 these laws are relevant to broadcasting television and telecommunications under the supervision of the broadcasting commission television and call (NBTC)

10) Intellectual Property Laws Related to Electronic Transactions The laws in this section are intended to

protect the interests and protect the rights of authors. it is the person who owns the creative work, using his ideas and intellect to create works. Because the law does not provide for protection such protection will be automatic and will encourage the creation of additional copyrighted works.

Provides coverage covering computer programs, in which intellectual property laws pertaining to electronic transactions, such as Copyright Act (No.2), Copyright Act (No.2), Copyright Act (No.3), Patent Act, BE2534 and Trademark Act, BE 2534 11) Computer Crimes Act The law

on computer offenses is aimed at preventing and suppressing offenses against individuals using computerized offenses.

The computer system does not work according to the command set the system has done the wrong order the use of any method the computer system is modified or destroyed in

the computer system of another person including computer information fake or obscene this results in damage to society, the economy, the security of the state, and the peace or good morals of the people The offender is outside the kingdom

whether Thai or foreigners if the victim requested to be punished the offender must be punished by the law or relevant laws in the kingdom of Thailand. the law is

important include the Ministerial Regulation prescribes a letter stating the seizure or attachment of the computer system B.E.2551.Notification of the Ministry of Information

and Communication Technology on the preservation of traffic data of the service provider, B.E.2550.Notification of the Ministry of Information and Communication Technology

on the Qualification Criteria of Competent Officers under the Computer Crime Act B.E.2550.Regulation on the arrest, control, investigation and prosecution of offenders under the

Computer Related Offenses Act B.E.2550 etc. 12) Foreign Laws Related to Digital Economy Management Foreign law related to management include Uncurtails a United Nations

organization that provides a platform for member states to work together to ensure that international trade law is

consistent and consistent this will help reduce the legal barriers to international trade. The UNCITRAL Code of Conduct and Legal Guidance on Various Matters is Accepted

for International Trade Transactions. It has been adopted in many countries today being a member of UNCITRAL, Thailand has been involved in drafting legal normative

conventions and legal guides in line with national interests he also studied and closely monitored the development of international trade law it can be used as a basis for the

development of Thai trade law that is, the electronic law draft. Arbitration Business collateral and bankruptcy laws In addition, digital economy must be relevant to international law, such as:

(1) United Nations Convention on the Use of Electronic Communications in International Contracts (New York, 2005). This law is under the responsibility of the United Nations. The United Nations Commission on International Trade Law (UNCITRAL) It's about law legislative texts for use by States in modernizing the law of international trade and non-legislative texts for use by commercial parties in negotiating transactions. UNCITRAL

legislative texts address international sale of goods; international commercial dispute resolution, including both arbitration and conciliation; electronic commerce; insolvency, including cross-border insolvency; international transport of goods; international payments; procurement and infrastructure development; and security interests. Non-legislative texts include rules for conduct of arbitration and conciliation proceedings; notes on organizing and conducting arbitral proceedings; and legal guides on industrial construction contracts and countertrade.

(2) UNCITRAL Model Law on Electronic Signatures (2001)

This law Is relevant to the transaction digital economy in Thailand due to Resolution adopted by the General Assembly [on the report of the Sixth Committee (A/56/588) 56/80

Model Law on Electronic Signatures adopted by the United Nations Commission on International Trade Law The General Assembly, Recalling its resolution 2205 (XXI) of 17

December 1966, by which it established the United Nations Commission on International Trade Law, with a mandate

purpose to further the progressive harmonization and unification of the law of international trade and in that respect

to bear in mind the interests of all peoples, and particularly those of developing countries, in the extensive development

of international trade, Noting that an increasing number of transactions in international trade are carried out by means of communication commonly referred to as electronic

commerce, which involves the use of alternatives to paper based forms of communication, storage and authentication of information, Recalling the recommendation on the legal

value of computer records adopted by the Commission at its eighteenth session, in 1985, and paragraph 5 (b) of General Assembly resolution 40/71 of 11 December 1985, in which

the Assembly called upon Governments and international organizations to take action, where appropriate, in conformity with the recommendation of the Commission, I

so as to ensure legal security in the context of the widest possible use of automated data. Processing in international

trade, recalling also the Model Law on Electronic Commerce

(3) UNCITRAL Model Law on Electronic Commerce (1996) This law Is relevant to the transaction digital economy in Thailand due to The General Assembly, Recalling its

resolution 2205 (XXI) of 17 December 1966, by which it created the United Nations Commission on International Trade Law, with a mandate to further the progressive harmonization and unification of the law of international trade and in that respect to bear in mind the interests of all peoples, in particular those of developing countries, in the extensive development of international trade, Noting that an

increasing number of transactions in international trade are carried out by means of electronic data interchange and other means of communication, commonly referred to as “electronic commerce”, which involve the use of alternatives to paper-based methods of communication and storage of information, Recalling the recommendation on the legal value of computer records adopted by the Commission at its eighteenth session, in 1985,¹ and paragraph 5(b) of General Assembly resolution 40/71 of 11 December 1985, in which the Assembly called upon Governments and international organizations to take action, where appropriate, in conformity with the recommendation of the Commission,¹ so as to ensure legal security in the context of the widest possible use of automated data processing in international trade.

(4) Singapore Personal Data Protection Act 2012 (PDPA) This law is relevant to the transaction digital economy in Thailand due to Application of the Personal Data Protection Act The PDPA covers personal data stored in electronic and non electronic forms. The data protection provisions in the PDPA (parts III to VI) generally do not apply to any individual acting in a personal or domestic basis. Any employee acting in the course of his or her employment with an organisation. Any public agency or an organization in the course of acting on behalf of a public agency in relation to the collection, use or disclosure of the personal data. You may wish to refer to the Personal Data Protection (Statutory Bodies) Notification 2013 for the list of specified public agencies. Business contact information. This refers to an individual’s name, position name or title, business telephone number, business address, business electronic mail address or business fax number and any other similar information about the individual, not provided by the individual solely for his or her personal purposes. These rules are intended to be the baseline law which operates as part of the law of Singapore. It does not supersede existing statutes, such as the Banking Act and Insurance Act but will work in conjunction with them and the common law. When did the Personal Data Protection Act Come into Effect? The PDPA took effect in phases starting with the provisions relating to the formation of the PDPC on 2 January 2013. Provisions relating to the DNC Registry came into effect on 2 January 2014 and the main data protection rules on 2 July 2014. This allowed time for organizations to review and adopt internal personal data protection policies and practices, to help them comply with the PDPA. Development of the Personal Data Protection Act In the development of this law, references were made to the data protection regimes of key jurisdictions that have established comprehensive data protection laws, including the EU, UK, Canada, Hong Kong, Australia and New Zealand, as well as the OECD Guidelines on the Protection of Privacy and Trans border Flow of Personal Data, and the APEC Privacy Framework. These references are helpful for the formulation of a regime for Singapore that is relevant to the needs of individuals and organizations, and takes into account international best practices on data protection 5) OECD Recommendation of the Council concerning Guidelines governing the Protection

of Privacy and Transborder Flows of Personal Data (2013)

This law is relevant to transaction digital economy in Thailand due to The development of automatic data processing, which enables vast quantities of data to be transmitted within seconds across national frontiers, and indeed across continents, has made it necessary to consider privacy protection in relation to personal data. Privacy protection laws have been introduced, or will be introduced shortly, in approximately one half of OECD Member countries (Austria, Canada, Denmark, France, Germany, Luxembourg, Norway, Sweden and the United States have passed legislation. Belgium, Iceland, the Netherlands, Spain and Switzerland have prepared draft bills) to prevent what are considered to be violations of fundamental human rights, such as the unlawful storage of personal data, the storage of inaccurate personal data, or the abuse or unauthorized disclosure of such data. On the other hand, there is a danger that disparities in national legislations could hamper the free flow of personal data across frontiers; these flows have greatly increased in recent years and are bound to grow further with the widespread introduction of new computer and communications technology. Restrictions on these flows could cause serious disruption in important sectors of the economy, such as banking and insurance. For this reason, OECD Member countries considered it necessary to develop Guidelines which would help to harmonise national privacy legislation and, while upholding such human rights, would at the same time prevent interruptions in international flows of data. They represent a consensus on basic principles which can be built into existing national legislation, or serve as a basis for legislation in those countries which do not yet have it. The Guidelines, in the form of a Recommendation by the Council of the OECD, were developed by a group of government experts under the chairmanship of The Hon. Mr. Justice M.D. Kirby, Chairman of the Australian Law Reform Commission. The Recommendation was adopted and became applicable on 23 September 1980. The Guidelines are accompanied by an Explanatory Memorandum intended to provide information on the discussion and reasoning underlining their formulation. 6) APEC Privacy Framework APEC economies recognize the importance of protecting information privacy and maintaining information flows among economies in the Asia Pacific region and among their trading partners. As APEC Ministers acknowledged in endorsing the 1998 Blueprint for Action on Electronic Commerce, the potential of electronic commerce cannot be realized without government and business cooperation “to develop and implement technologies and policies, which build trust and confidence in safe, secure and reliable communication, information and delivery systems, and which address issues including privacy...”. The lack of consumer trust and confidence in the privacy and security of online transactions and information networks is one element that may prevent member economies from gaining all of the benefits of electronic commerce. APEC economies realize that a key part of efforts to improve consumer confidence and ensure the growth of electronic commerce must be cooperation to balance and promote both

effective information privacy protection and the free flow of information in the Asia Pacific region. Considering the laws relating to digitization in foreign countries, all countries have measures to protect their right to conduct business both domestically and internationally so each country must consider its internal law. IV. Brief Considering digital economy in Thailand 4.0, it is relevant to all countries around the world but for business management, there are direct laws include

- 1) Laws to lay the foundations of the digital economy in general, Thailand has used technology as a means of communication and transactions for a long time, the use of such technology will be used for communication or for entertainment and not all areas and not systematically managed. When the government plans to develop and strategically drive the expansion of highspeed Internet coverage to cover the country can use the service and communication through broadband Internet service equally and equally. upgrading the country's infrastructure provides a direct connection to the center internet information exchange of the world is stable increasing income opportunities for the community to develop quality products and services as mentioned in heading 2, set 1) -14) if Thailand has already done so it is necessary to develop the population in the country to access and operate the digital economy business in all areas.
- 2) Information Security Law Group Due to the growth of e-commerce in Thailand may cause cyber threats that may or may pose a risk to the service or application of computer networks, internet, telecommunications projects or the regular service of satellite the impact on national security, including domestic peace and economic security very dangerous this may pose a risk of infringement among citizens, and the authorities use the power to violate privacy rights including communication and the violation of cross-border rights was also followed.

3) Law relating to investment in such business in Thailand in case of foreigners entering into business in Thailand, there will be relevant laws to be mentioned only such as

- (1) State Enterprise Act, B.E.2542 With regard to private participation in or operation in state affairs, B.E.2535
- (2) The Business of Aliens 2009 Act
- (3) Competitive Trade Act 1999
- (4) Trade secret: 2002 and
- (5) Tax law is personal income tax vat from e-commerce operators who sell goods or services via electronic means have the right and duty to pay taxes as well as other operators in Thailand whether it is individual or juristic person registered in Thailand.

V. Suggestion

Currently, the government's digital economy policy has been well received by all sectors. in practice, all parties must participate the Thai government is aware of its importance. It has a policy to expand the digital economy market and support SMEs has sufficient market give tax incentives to new beginners. The application for business of an alien wishing to operate a business in Thailand must take into account certain restrictions according to the Foreign Business Act B.E.2542 this will require a license or

certificate .The business of the alien application for a business license there are steps to consider separation of business the department of business development will consider and issue a license. The business of some alien business has the right to request a certificate to operate a business without a license. (Alien Business Act of 2542, Section 11) they include foreigners who conduct business by treaty or international trade agreement. (Alien Business Act of 2542, Section 12.) And foreigners who conduct business by receiving promotional certificates. Thailand is one of ASEAN countries where the government has a policy. The management system is good security foreign investors are able to create wealth, stability and sustainability.

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Economic Policy on Industrial and Rural Development in Thailand

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Abstract— The objectives of this research were:

- 1) to study economic development policy of Thailand.
 - 2) to study impact of economic policy on industrial development of the Thailand
 - 3) to study various rural development schemes in Thailand and
 - 4) to study impact of economic policy on rural development of the Thailand.
- Thailand 4.0 is described as an economy driven by high-tech industries and innovation that will lead to the production of value-added products and services. According to General Prayut, the prime minister, Thailand 4.0 is composed of three elements: 1. Make Thailand a high-income nation, 2. Make Thailand a more inclusive society, and 3. Focus on sustainable growth and development. This research point out the role of industrial development, the contribution of a range of policies to growth performance, and the impact of growth on poverty and income inequality.

Keywords: Economic policy industrial, rural development

I. Introduction

The Thai government, vulnerable in its financial dependence on a few primary commodities (rice, rubber, tin, and teak), has pursued a policy of economic diversification through industrial development and increased agricultural production. With the beginning of the first development plan in 1961, the government committed itself to the primacy of private enterprise and to a policy of fostering and assisting it.

Thailand has also followed a policy of foreign trade and exchange liberalization. Foreign exchange control is nominal. Understanding economic growth is central to the study of development. Rural economic growth is an important aspect of economic growth. Historically, rural agriculture has employed most people in most countries, and continues to do so today. Nevertheless, the casual relationship between economic growth and growth in agriculture remain poorly understood. This volume focuses on economic growth in the agriculture sectors of Thailand. Starting from similar positions, the agriculture sectors of these economies have diverged considerably over the last 40 years. This volume investigates the ways in which policy, institutions, investments, resource constraints and the reallocation of agricultural labor have driven this divergence. It volume documents the interplay of endowments, technology, the accumulation of productive factors, policy, and advocacy in the rural sectors of these three countries. It contributes in its own ways to an explanation of the past. Good policy rests on an understanding of successes and failures in the past.

Virtually all of Thailand's firms, 99.7 percent, or 2.7 million enterprises, are classed as being small or medium-sized enterprises (SMEs). As of 2017, SMEs account for 80.3 percent (13 million) of Thailand's total employment. In sheer numbers SMEs predominate, but their contribution to the nation's GDP decreased from 41.3 percent of GDP in 2002 to 37.4 percent in 2013. Their declining

contribution is reflected in their turnover rate: seventy percent fail within "...a few years. Although Thailand has of late been regarded as a newly industrializing economy (NIE) by international organisations such as the World Bank (1993), the Thai people face acute problems that are rarely seriously discussed. Indeed, it might be too early to cite Thailand as an NIE. Thailand's economic development over the last three decades has obviously not been successful in the areas of human development and income distribution (in contrast, it might have failed in enhancing the quality of life as a whole) in the rural areas. Economic growth in particular seems to be impressive, but income inequality is rising. In fact the uneven development can invariably be seen as a tradeoff between the agricultural and industrial sectors or between the rural and urban sectors or between Bangkok and the provinces. For years, the rural poor have been trying to solve their present difficulties by persistent migration from rural areas to seek work in Bangkok and other big cities, principally in the so called "informal sectors". However, the picture of Thailand painted by some international organisations, namely the World Bank and the IMF, seems to be blurred by high economic growth. Industrial development has had an important role in the economic growth of countries like China, the Republic of Korea (Korea), Taiwan Province of China (Taiwan), and Indonesia. Along with accelerated growth, poverty rates have declined in many countries. Some countries have managed to achieve growth with equity, whereas in others inequality has remained high. In this chapter, the growth stories of seven countries – China, India, Korea, Taiwan, Indonesia, Mexico and Brazil – are described and discussed. The main emphasis is on describing their growth processes and strategies, the role of industrial development, the contribution of a range of policies to growth performance, and the impact of growth on poverty and income inequality. The study begins with a short theoretical discussion of the impact of industrial development on growth and the impact of growth on poverty and income inequality and then proceeds to the country examples. The final section discusses the lessons learnt. Developments in agriculture since the 1960s have supported Thailand's transition to an industrialized economy. As recently as 1980, agriculture supplied 70 percent of employment. In 2008, agriculture, forestry and fishing contributed 8.4 percent to GDP; in rural areas, farm jobs supply half of employment. Rice is the most important crop in the country and Thailand had long been the world's number one exporter of rice, until recently falling behind both India and Vietnam. It is a major exporter of shrimp. Other crops include coconuts, corn, rubber, soybeans, sugarcane and tapioca. Thailand is the world's third-largest seafood exporter. Overall fish exports were worth around US\$3 billion in 2014, according to the Thai Frozen Foods Association. Thailand's fishing industry employs more than 300,000 persons. In 1985, Thailand designated 25 percent of its land area for forest protection and 15 percent for timber production. Forests have been set aside for conservation and recreation, and timber forests are available for the forestry industry. Between 1992 and 2001, exports of logs and sawn timber increased from 50,000 to

2,000,000 cubic meters per year. The regional avian-flu outbreak contracted Thailand's agricultural sector in 2004, and the tsunami of 26 December devastated the Andaman Sea fishing industry. In 2005 and 2006, agricultural GDP was reported to have contracted by 10 percent.

Thailand is the world's second-largest exporter of gypsum (after Canada), although government policy limits gypsum exports to support prices. In 2003 Thailand produced more than 40 different minerals, with an annual value of about US\$740 million. In September 2003, to encourage foreign investment in mining the government relaxed its restrictions on mining by foreign companies and reduced mineral royalties owed to the state.

II. Impact of Industrialization and Trade on the poor. Industrialization is often essential for economic growth, and for long-run poverty reduction. The pattern of industrialization, however, impacts remarkably on how the poor benefit from growth. Pro-poor economic and industrial policies focus on increasing the economic returns to the productive factors that the poor possess, e.g. raising returns to unskilled labour, whereas policies promoting higher returns to capital and land tend to increase inequality, unless they also include changes in existing patterns of concentration of physical and human capital and of land ownership. Use of capital-intensive methods instead of labour-intensive ones tends to increase income disparities, as does the employment of skill-biased technologies, especially where the level of education is low and human capital concentrated. Also, the location of industrial facilities has an impact on overall poverty reduction and inequality. As enterprises are often concentrated in urban areas – because of ready access to skilled labour force, better infrastructure, larger markets and technological spillovers (e.g. Lanjouw and Lanjouw, 2001), industrialization may increase inequality between urban and rural areas. Promoting development of rural non-agricultural activities, like production in small and medium-sized enterprises (SMEs), may decrease this disparity. In several countries, trade and investment liberalization has, indeed, decreased absolute poverty and sometimes also inequality. Bourguignon and Morrison (1990), for example, analyze the determinants of inequality in 35 developing countries and conclude that the phased removal of trade protection in manufacturing reduces the income of the richest 20 per cent of the population and increases the income of the poorest 60 per cent. Dollar and Kraay (2004), who examined impacts of increased trade on growth and inequality, found changes in growth rates to be highly correlated with changes in trade volumes. No systematic relationship between changes in trade volumes and changes in household income inequality was found, and they conclude that on average greater globalization is a force for poverty reduction. Still, the impact of trade liberalization is likely to vary between countries, depending for instance on factor endowments, and liberalization creates both winners and losers. Similarly to international trade, the impact of foreign direct investments on income inequality is likely to

vary between countries.

III. Economy of Thailand Thailand is a newly industrialized country. Its economy is heavily export-dependent, with exports accounting for more than two-thirds of its gross domestic product (GDP). In 2012, according to the Office of the National Economic and Social Development Board, Thailand had a GDP of 11.375 trillion baht (US\$366 billion). By 2016, GDP had risen to US\$406.84 billion (13.5 trillion baht). The Thai economy grew by 6.5 percent, with a headline inflation rate of 3.02 percent and an account surplus of 0.7 percent of the country's GDP.[26] In 2013, the Thai economy is expected to grow in the range of 3.8–4.3 percent. During the first half of 2013 (Q1- Q2/2013), the Thai economy grew by 4.1 percent (YoY). After seasonal adjustment, however, Thailand's GDP contracted by 1.7 percent and 0.3 percent in the first and the second quarters of 2013 respectively. The industrial and service sectors are the main sectors in the Thai gross domestic product, with the former accounting for 39.2 percent of GDP. Thailand's agricultural sector produces 8.4 percent of GDP—lower than the trade and logistics and communication sectors, which account for 13.4 percent and 9.8 percent of GDP respectively. The construction and mining sector adds 4.3 percent to the country's gross domestic product. Other service sectors (including the financial, education, and hotel and restaurant sectors) account for 24.9 percent of the country's GDP. Telecommunications and trade in services are emerging as centers of industrial expansion and economic competitiveness. Thailand is the second-largest economy in Southeast Asia, after Indonesia. Its per capita GDP (US\$5,390) in 2012, however, ranks in the middle of Southeast Asian per capita GDP, after Singapore, Brunei, and Malaysia. On 19 July 2013 Thailand held US\$171.2 billion in international reserves, the second-largest in Southeast Asia (after Singapore). Thailand ranks second in Southeast Asia in external trade volume, after Singapore.

The nation is recognized by the World Bank as "one of the great development success stories" in social and development indicators. Despite a low per capita gross national income (GNI) of US\$5,210 and ranking 89th in the Human Development Index (HDI), the percentage of people below the national poverty line decreased from 65.26 percent in 1988 to 13.15 percent in 2011, according to the NESDB's new poverty baseline. Thailand's unemployment rate is low, reported as 0.9 percent for the first quarter of 2014. This is due to a large proportion of population working in subsistence agriculture or on other vulnerable employment (own-account work and unpaid family work). In 2007 industry contributed 43.9 percent of GDP, employing 14 percent of the workforce. Industry expanded at an average annual rate of 3.4 percent from 1995 to 2005. The most important sub-sector of industry is manufacturing, which accounted for 34.5 percent of GDP in 2004

IV. Thailand 4.0

The military government unveiled its newest economic initiative, "Thailand 4.0", in 2016. Thailand 4.0 is the "...master plan to free Thailand from the middle-income trap, making it a high-income nation in five years. The government narrative describes Thailand 1.0 as the agrarian economy of Thailand decades ago. Thailand 1.0 gave way to Thailand 2.0, when the nation's economy moved on to light industry, textiles, and food processing. Thailand 3.0 describes the present day, with heavy industry and energy accounting for up to 70 percent of the Thai GDP. Thailand 4.0 is described as an economy driven by high-tech industries and innovation that will lead to the production of value-added products and services. According to General Prayut, the prime minister, Thailand 4.0 is composed of three elements: 1. Make Thailand a high-income nation, 2. Make Thailand a more inclusive society, and 3. Focus on sustainable growth and development. Critics of Thailand 4.0 point out that Thailand lacks the specialists and experts, especially in high-technology, needed to modernize Thai industry. "...the government will have to allow the import of foreign specialists to help bring forward Thailand 4.0," said Somchai Jitsuchon, research director for inclusive development at the Thailand Development Research Institute (TDRI). "...that won't be easy as local professional associations will oppose the idea as they want to reserve those professional careers for Thais only". He went on to point out that only 56 percent of Thailand's population has access to the Internet, an obstacle to the creation of a high-tech workforce. A major thrust of Thailand 4.0 is encouraging a move to robotic manufacturing. But Thailand's membership in the ASEAN Economic Community (AEC), makes cheap workers from neighboring countries even more readily available, which will make it harder to make the economic case to switch to robots. Somchai also pointed out that the bureaucratic nature of the Thai government will make realization of Thailand 4.0 difficult. Every action plan calls for results from several ministries, "all of which are big, clumsily-run organisations" slow to perform.

V. Special Economic Zones (SEZ)

In his televised national address on 23 January 2015 in the program "Return Happiness to the People", Prime Minister Prayut Chan-ocha addressed the government's policy on the establishment of special economic zones. He said that the policy would promote connectivity and regional economic development on a sustainable basis. There are currently 10 SEZs in Thailand, with trade and investment valued at almost 800 billion baht a year. In 2014, the government launched a pilot project to set up six special economic zones in five provinces: Tak, Mukdahan, SaKaeo, Songkhla, and Trat. In the second phase, which is expected to begin in 2016, seven special economic zones will be established in another five provinces: Chiang Rai, Kanchanaburi, Nong Khai, Nakhon Phanom, and Narathiwat. In early 2015, the government approved an infrastructure development plan in special economic zones. In 2015, the plan includes 45 projects, budgeted at 2.6 billion baht. Another 79 projects, worth 7.9 billion baht, will be carried out in 2016. Relying on

a mix of government revenue, bond sales, and other funding, Prayut plans to spend US\$83 billion over seven years on new railways, roads, and customs posts to establish cross-border trade routes. The idea is to link some 2.4 billion consumers in China and India with Asia's newest economic grouping, the ASEAN Economic Community, of which Thailand is a member. Critics of the SEZs maintain that free trade agreements and SEZs are incompatible with the principles of the late- King Bhumibol's sufficiency economy, claimed by the government to be the inspiration for governmental economic and social policies.

Conclusion

Since the First National Economic and Social Development Plan began in 1961, emphasis has been on economic development. Natural resources and human capital expanded the production base, employment opportunities and national income. These guidelines were appropriate for and consistent with the country's situation in the early period of national development because of abundant natural resources and an excess labour supply, especially in the agricultural sector. Thailand's production and exports, therefore, were attributed largely to these comparative advantages. National development through this policy had proven successful during the previous three decades: the economy registered a healthy annual growth rate of about seven percent, with over 28 times increased per capita income. The mid-plan review of the Seventh Plan (1992-1996), the economy grew 8.2 percent on average, on target. Per capita income rose to 60 000 Baht (about US\$2 400) in 1994. Fiscal stability was evident, alleviating chronic problems of income distribution and upgrading the quality of life at a certain level. The proportion of the poor in total population dropped from 26.3 to 13.7 percent from 1996 to 1992. Because Thailand has achieved an annual per capita income higher than US\$1 500, the World Bank no longer classifies it as a poor country. Despite remarkable success in economic development, Thailand faces growing problems in terms of social and environment degradation, reducing the quality of life. Thailand has had 19 military coups since becoming a constitutional monarchy in 1932. The period since the ouster and exile of Thaksin Shinawatra in 2006 has been particularly turbulent. Civilian government returned in 2007, and Pheu Thai, the legacy party of the Thaksin government, won an outright majority in the 2011 parliamentary elections. Thaksin's sister, Yingluck Shinawatra, became prime minister but was subsequently ousted from power in spring 2014 in a military coup led by former army commander Prayut Chan-ocha, who is now prime minister. New elections, initially expected to be held in October 2015, have been postponed first until 2016 and again until 2017 following a referendum on a new

constitution. Thailand's government has taken measures to enhance regulatory efficiency and better integrate the economy into the global marketplace. The overall regulatory framework has gradually become more efficient and transparent, with procedures for business formation streamlined and the financial sector opened to competition. The level of trade freedom is relatively high, although non tariff barriers continue to undercut gains from trade. Despite relatively solid economic fundamentals, serious challenges require deeper institutional reforms. Political instability continues to undermine the investment climate and hold economic activity far below potential levels. The judicial system remains vulnerable to political interference, and government integrity has been undermined by pervasive corruption.

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Financial Administration of Bangkok Metropolis Administration: Issues and Key Concerns

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Abstract— the title of o research is financial Administration of Bangkok Metropolis Administration issues and Key Concerns confined mainly to the Bangkok Metropolitan Administration from the year 2015 till 2018. The data for the present study will be collected from both primary and secondary sources: the objectives of this research were: 1) to understand the general background and methods of Management practices. 2. To understand general management function of BMA,3) to examine the growth of BMA in Thailand, 4) to study the sources of financial resources and investment by the companies,5)to examine management policies and implementation of policies by government for public sector.6) To examine the difficulties faced by the public, private sectors of Thailand,7.)to study the investment and revenue of priority sectors. 8) To study the problems of recovery and 9) to evaluate the strategy of development of the mass transit system and the intelligent traffic system.

Keywords—financial administration Bangkok Metropolis Administration.

Introduction

Finance is a nervous system of any public organization. Without finances no organization can exist. In other words finance is the oxygen of any institution. For smooth administration and management of the organization the basic need is money i.e. financial resources, Infrastructure and Human Resources; without finances it becomes difficult for functioning the institution. Therefore the study of s biggest organization and world known metropolis of Bangkok is projected. The research will lead to study the financial administration behavior of Bangkok metropolis. The study also includes the issues and problems being faced by the BMA. Also in support of the research the areas of great concerns will also be covered for the research studies. The Bangkok Metropolitan Administration comes under an elected governor. Bangkok is divided into 50 districts. Appointed provincial governors administer the other 75 provinces, which are divided into districts (amphoe), sub-districts (tambon) and villages (moo ban).The Bangkok Metropolitan Area is the urban area of Bangkok, Thailand and its surrounding provinces.

Altogether it covers an area of 7,761.50 km and with a population of 9,942,150 (as of December 16, 2012) it has a population density of 1,280.95 per km. Before explaining the problems presently faced in the financial administration policies of the city it is necessary to know meaning of financial administration and background of Thai economy. The foundations of national financial administration in Thailand are laid down in the Constitution. More detailed financial administration requirements are prescribed in the Budget Act and Budget Decree as in the Act on Charge Criteria of the State. Besides legislative instruments other key instruments in the planning, management and control of government finances are:

- Operating and financial plans,
- Overall spending limits set by the Government for the ministries,
- Annual Budget and supplementary budgets and
- reporting and auditing of central government finances. In line with international developments, Thailand introduced performance guidance and performance budgeting as well as budget steering according to spending limits. The current budgeting and financial administration systems have a lot in common with the systems of other European. Within a broader international context, the Thailand system has adopted accrual-based accounting. A formal decision to adopt this system has not been made in Thailand, but in practice accruals accounting is applied to a large extent. Transfers are budgeted on a cash-basis, but the general principle applied in other expenditure is results-based budgeting. Moreover, commercial accounting produces accrual-based returns and expenses statements.

II. Operating and financial plans as well as spending limits. The purpose of operating and financial plans is to produce the necessary information for the implementation, execution and control of the Government's economic policy. A further aim is to ensure that the Government's

operating guidelines are taken into account in the ministries' internal management process for the administrative branches by linking

the Government's targets with the ministries' operating policies and functions. Operating and financial plan information on the spending limits of the administrative branches together with data on government revenue, central government debt and debt servicing form major premises for Government economic and financial policymaking. This takes on a concrete form when the Government reaches a decision in the government discussion on the spending limits and the division of the limits among the administrative branches for the next four years.

III. Contents of the Budget Proposal. The Budget includes estimates for annual revenue and appropriations for annual expenditure as well as the purpose and other budget justifications of appropriations. The gross budgeting principle is the main budgeting principle used. The revenue estimates in the Budget must cover the appropriations in the Budget. In Thailand, part of the cumulative surplus and net borrowing can be taken into account when covering appropriations. The Budget consists of the General Strategy and Outlook, summary tables, the Budget Statement and appendices. Once the Budget has been approved the ministries must confirm a breakdown of budgetary accounts for their administrative branch for implementing the Budget, at least to the degree of detail specified by Parliament. The breakdown of budgetary accounts forms the basis for budget accounting, which is used to monitor the execution of the Budget. Government returns and expenses are also monitored by commercial accounting. The ministries carry out performance target negotiations with the agencies for which they have responsibility in order to make concrete the preliminary performance targets outlined in the budget proposal. Once performance agreements have been contracted with the agencies, the ministries must make their performance targets public. The key directives from the viewpoint of budget execution are the general ordinances on budget implementation endorsed by the Government. IV. Financial Administration. BMA revenues are derived from its own regular income and supplementary fund. Sources of regular revenue come from local taxes, fees, fines, permits, service charges, rental of BMA assets, utilities, and enterprises. Supplementary funds come from the government's subsidies and the interest of the BMA reserve. BMA expenditures are classified into operational and investment expenditures. The BMA has been trying to maintain the proportion of the investment budget to the operating budget at 60:40 and to decrease the percentage of the operating fund by privatizing some public service activities. In brief, the financial status of the BMA is always balanced between revenues and expenditures. BMA revenue is classified as regular revenue and special revenue.

1. Regular Revenue

1.1 Regular revenues collected by the BMA are as follows:

- Local Development Taxes
- Household and Land Taxes
- Signboard Taxes
- Slaughter Duties
- License Fees
- Fees
- Fines
- Service Charges
- Rental of BMA Assets
- Income from Public Utilities and Enterprises
- Miscellaneous Income

1.2 Regular revenues collected by other government agencies are as follows:

- Value added and special taxes
- Vehicle taxes and fees
- Liquor taxes
- Gambling taxes
- Excise taxes

BMA's Budget Expenditure is classified as regular revenue and special revenue.

1. Regular Expenditure means expenses allocated from regular revenue and income of the BMA's enterprises.

2. Special Expenditure means expenses allocated from special revenues. V. Bangkok Metropolitan Administration (BMA). Bangkok Bank established in 1944 in Bangkok. Bangkok is the largest city in the country, covering 1,565 square kilometres. According to official statistics, Bangkok's population is 7 million. However, it is generally known that about 30 per cent of Bangkok's residents are not registered because of their mobility between the city and the provinces. The actual population size of Bangkok is believed to be about 10 million, i.e. 6 times larger than the population of Chiangmai, Thailand's second largest. The city is divided into 50 districts and numerous sub districts, headed by appointed officers. The governor is the chief executive of Bangkok who is directly elected by voters. He appoints 4 deputy governors and all the district officers. The Bangkok Metropolitan Assembly is the elected legislative branch of the administration. At district level, a council of 7-10 members is elected to act as a liaison between the people and the district officers. Besides its legislative functions, the Assembly performs checks and balances on the executive but cannot recall the governor. The governor may be recalled by a referendum or dismissed by the Minister of Interior. The BMA falls directly under the supervision of the Minister of Interior. The Bangkok Metropolitan Administration, with staff numbers in excess of 40,000, is responsible for such services as Flood Protection, Drainage and Sewerage, City Planning, Public Works and Traffic Control, Medical and Health Services, Social Welfare and Community Development, Education and Public Cleanliness and Orderliness. Other major utility services are

provided by the Telephone Organisation of Thailand, Metropolitan Waterworks Authority, and the Metropolitan Electricity Authority. VI. Role of BMA at International Level. In this globalization era, Bangkok has been growing and developing at a rapid rate in various aspects. With this fast development, Bangkok becomes more and more disorderly. Bangkok is now facing with a lot of urban problems such as pollution, urban poverty, traffic congestion, unemployment. These problems are common to all other big cities especially in developing countries. Therefore, The BMA, as a local government, has decided to become a member of international organizations in order to cooperate, share experience, knowledges and insights as well as learning from other cities of similar situations. Besides, being a member of important international organizations, the BMA also participates in crucial international activities of key organization such as World Bank, WHO, UN, US-EPA etc. in order to bring about useful information and cooperation for tackling local problems and help the BMA gain acceptance among various cities and countries around the world

Responsibilities of BMA: According to Article 89 of the Bangkok Metropolitan Administration Act 1985 as well as other related laws, the BMA has been authorized to perform the following principal functions within its jurisdictional area:

1. Maintain laws and orders as well as promote and support the safety and security of lives and properties.
2. Registration as mandated in the related laws.
3. Preventing and relieving public disaster.
4. Maintaining cleanliness and orderliness of the city.
5. City planning
6. Provision and maintenance of roads, waterways and drainage system as well as construction and maintenance of roads, and drainage system connecting between local authorities.
7. Traffic engineering.
8. Provision of transportation services and mass transportation systems.
9. Provision and control of markets, ferry-piers, and car parks.
10. Maintenance of public places.
11. Building control.
12. Improving slum areas and housing.
13. Provision and maintenance of public recreation areas.
14. Environmental development and conservation.
15. Provision of utilities and facilities.
16. Provision of public health, family hygiene, and medical services.
17. Provision and control of cemeteries and crematoriums.
18. Animal husbandry control.
19. Provision of control of animal slaughtering.
20. Maintain and control of orderliness in theatres

and other public places.

21. Provision of education.
22. Provision of infrastructure.
23. Provision of social welfare and improvement of quality of life for youth, women, elderly and disadvantage groups.
24. Promote sports as well as local cultural heritage.
25. Occupational training and employment promotion.
26. Managing BMA enterprises and promote investment activities, either in form of individual enterprise, partnerships, of cooperation.
27. Develop local development plan.
28. Tourism promotion.
29. Preservation and maintenance of art, tradition, local intelligence, and culture of the communities.
30. Promote democracy, equality, and individual freedom.
31. Promote public participation in local development.
32. Disposal of trash, night soil, and wastewater.
33. Managing usage of woodland, land, natural resources, and environment.
34. Promote and support local governing authorities in local development.
35. Cooperate and coordinate work efforts with other local authorities.
36. Allocate fund in accorded to the specified laws to the local governing authorities.
37. Promote appropriate technology development.
38. Provision and maintenance of the wastewater treatment.
39. Environment and pollution management.
40. Provision and maintenance of the central market.
41. Provision of hospitals and health care, as well as control and prevent transmitted diseases.
42. Establish museums and public archives.
43. Any activities that will be beneficial to the public in the local communities as specified by the committees.
44. Any activities as specified by this legislation of other laws Performing all these function requires good budget. BMA had many departments to super vise these functions. For financial administration the department of finance is responsible for finance, monetary supply and commerce, and the maintenance of vehicle, machinery and labor saving devices. But due to more responsibilities the task is incomplete. The director of Financial Administration plan, direct and coordinate agency budgeting, expenditure control, finance and business administration activities to ensure that financial resources under the jurisdiction of the agency are managed properly and in accordance with a variety of laws and regulations. Finance Section is responsible for operating and controlling cash received from the cash register and other cash received and also doing

ledger, revenue registration, cash disbursement and material and equipment purchasing. Its functions are on accounting, budgeting, auditing and accumulating data by computer system. The Bangkok Metropolitan Administration (BMA) is organized in accordance with the Bangkok Metropolitan Administration Act 1985, to be responsible for the management of the city of Bangkok. It is the sole organization at the local authority level responsible for the well-being of Bangkok residents with some financial support from the central government. The BMA comprises of two main bodies, the Governor and the BMA Council. The Governor is the chief of the city administration, elected by popular vote for a four-year term. The Governor will appoint four deputy governors as executive administrators. The Governor and his team will be responsible for policy formulation, supervision and control of all functions undertaken by the manpower of BMA headed by the Permanent Secretary for the BMA. The BMA Council comprises of elected members. The number of member depends on the number of the Bangkok population. One councilor represents one hundred thousand people. Currently there are 60 councilors. The BMA council is, in fact, the legislative body, which usually takes care of making local laws, ordinances, regulations, rules and by-laws as measures for city development and management.

The BMA Council also reads, scrutinizes and approves the consideration and allocation of annual budget. In addition, the Council also acts as the representative of the Bangkok population to indirectly control the performance of the city administration .

VII. Research Methodology.

The title of our research is “Financial Administration of Bangkok Metropolis Administration” Issues and Key Concerns, confined mainly to the Bangkok Metropolitan Administration from the year 2000 till 2010. The data for the present study will be collected from both primary and secondary sources:

Data Collection:

Primary Data:

Primary data will be collected in person through field investigation. In selected areas the structured schedule for individuals, sought information on their background, administration benefits, alternative financial administration, etc. will be collected. Interview will also be conducted for the authorities of the Bangkok Metropolis Administration for collecting related information.

Secondary Data:

The information about nature of Economy, its development after crises, Bangkok Metropolis Administration, financial administration of BMA, Budgets sanctioned annually, Population, working population, financial system, growth of administration policies and

its implementation, other development policies regarding sectors development will be collected from Government publications.

Hypothesis:

1. Presently the organizations are undergoing a number of administration policies and changes that place growing demands on changing the management and administrating systems.
2. Increased decentralization, together with greater globalization via the Internet, for instance, is making management systems more complex and difficult and exposing administration division to new levels of security threats.
3. Administrative management must support a growing diversity of devices and platforms in the face of aggressive costcutting and staff shortages
4. Administrative management must also provide measurable and quantifiable welfare value.
5. The study will benefit in understanding the different general administrative policies,
6. BMA’s long-term development direction in response to other surrounding changes, responsibility of BMA’s working units, management and administration mechanism and a guiding framework for BMA working units’.

Objectives:

1. To understand the general background and methods of Management practices.
2. To understand general management function of BMA.
3. To examine the growth of BMA in Thailand.
4. To study the sources of financial resources and investment by the companies.
5. To examine management policies and implementation of policies by government for public sector.
6. To examine the difficulties faced by the public, private sectors of Thailand.
7. To study the investment and revenue of priority sectors.
8. To study the problems of recovery.
9. To evaluate the strategy of development of the mass transit system and the intelligent traffic system.

Need of Research:

The benefits from the growth of big cities are already well known: greater employment opportunities, higher wages and salaries, a lower cost of living owing to scale economies, higher productive capacities owing to spatial agglomeration, more and better social services, more varied cultural and spiritual opportunities, and so on. How true or accurate are these statements for Bangkok? If the benefits are divided into two or three groups, namely economic, social, and cultural, each can be discussed in turn. As regards economic benefits, probably the most important benefits deriving from the growth of Bangkok are the income and employment opportunities associated with it Globalization of economy and business operations is one of the key

success factors for multinational firms to expand business growth and increase revenue and shareholders' value. But these benefits are in hand only if the infrastructure facilities, Education, efficiency of labor etc are provided by state. These all facilities in Bangkok are under the administration of BMA. So it becomes more important to understand the financial administration under BMA in overall growth of the city and country. The study will help in understanding the management policies, its deficiencies, budgeting policies, development planning process for higher efficiency and effectiveness, strategic issues, strategic objectives and core strategies.

Conclusion

The BMA's revenues are derived from its own regular income and supplementary fund. Sources of regular revenue come from local taxes, fees, fine, permits, service charges, rental from BMA's assets, utilities, and enterprises. The supplementary fund comes from the government's subsidies and the interest of the BMA's reserve. The BMA's expenditure is classified into operational and investment expenditures. The BMA has been trying to maintain the proportion of investment budget to operating budget at 60:40 and to decrease percentage of the operating fund by privatization of some public service activities. In brief, the financial status of the BMA is always balancing between revenue and expenditure BMA's strategic issues, strategic objectives and core strategies are to Smooth and safe traffic; more choices of convenient and economical transport, Shady and clean environment without air, noise and water pollution, Safety from crimes and public danger, Opportunities of standard education for youths and citizens in accordance with public needs, Good mental and physical health among citizens; realization of art and culture values that reflect Thai identity, generosity and public awareness, Job opportunities and encouragement of investment atmosphere in private sectors, Systematic city planning with exquisite visual art and historical value, and Efficient, transparent and impressive administration system. Thus scope of our study lies in evaluation of effectiveness of BMA's Public Administration Plan with an emphasis on specification of indicators, that is, they must reflect the results to be obtained by the public and can be used for specifying the operational goals for developing the Bangkok City according to the international evaluation criteria. Our research will be confined to the issues and concerns related to Financial Administration of BMA (Bangkok Metropolitan Administration) since 2010. The scope of our study is to look at the main external and sectoral developments in policies, programmes and institutions that will affect the administration sector and to assess

from this the likely direction of its evolution and to present its likely situation in 2010. The study involves assessment of current status but also of trends from the past and the main forces which are shaping those trends and then builds on this to explore future prospects.

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Public Policy Partnership on Canal Rehabilitation Management of the Bangkok Metropolitan Administration

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Abstract— the objectives of this research were: 1) to synthesize participatory public policy formulation in public policy, public canal restoration management in Bangkok Metropolitan Administration 2) to analyze participatory public policy processes in public policy, public canal rehabilitation in Bangkok Metropolitan Administration. Research Methodology was qualitative research was used by descriptive analysis. The data collected from all sources is organized into a content analysis system using a grounded theory, a widely used approach. In the current analysis of qualitative data. The results revealed that New Public Policy Concepts from the main idea. Traditionally, policymaking or arbitration is often the result of state-based decision-making, although efforts to drive public sector reform are in line with the intentions of the state. The Constitution of the Kingdom of Thailand but it has only changed.

Keywords—Public policy partnership
Canal rehabilitation management

Introduction

Public policy has an important role as a tool for managing different countries. In that dimension, public policy is the instrument of government in urban development. Difficult to understand urban development policy is that urban development policies are multi-dimensional and linked to a variety of policy indicators. There is no single policy that has the power to control and change the whole city, including no actor or policy unit, a policy that can monopolize policy making or destabilize the city. This condition is a natural development of almost all cities in the era when liberal democracy and free capitalism became the basic conditions of development (Cochrane, 2006; Blackman, 1994).

Meanwhile, the result of the city's growth from the country's development policy after the Industrial Revolution, over three centuries the city has promised to have its own problems. They need specific measures to tackle such problems, such as poverty, urban sprawl,

pollution, hygiene, transportation, food, green areas, etc., in parallel. In terms of population change. Today, more than half of the world's population lives in urban areas (UN-Habitat Survey 2008) city to solve the problem of urbanization as well as to control the expansion of the city. And balance the development of the city. By country development policy Rural Development Policy and the city's development policy is especially driven. And there are similarities both in a way to support pull and clash. The study of urban development is complex (Piyapong Butsabong, 2557: 8).

Start with zone assignments or land use planning. Transport network Urban Planning Design Building Design and Control this is related to the value of the property depending on the comfort and quality of public services of the city to the management of culture related to city identity the way of life of the city, By the way, a policy option. It will create both the beneficiaries and the beneficiaries or influenced the adjustment of the lifestyle or adaptation of people in the city more or less. (The most fundamental problem is the expropriation of land.) It is different from rural areas where social conditions are less different, or the homogeneity society (Piyapong Butsabong, 2557: 9-10).

Thailand is same many other countries. The focus of the new urban development. Strategic policy is critical to urban development. However the consequences of the country's development under the National Economic Development Plan No.1, 1961-1966, focusing on the mainstream economy in the industrial sector only. It has turned into a problem in the housing sector, which is an important issue that affects the stability and development of the country throughout. The main problem of living is the shortage or insufficiency of housing demand of the people. Low income The problem of non-standard housing And land insecurity or lack of ownership of housing. In particular, the problem of the slum community is that the existing community is scattered into large cities. Especially Bangkok and its vicinity. Impacts on environmental problems in the area. If linked to previously

mentioned. Key Challenges in Understanding Bangkok Metropolitan Development Policy It's the nature of overlapping problems so policy solutions from a variety of levels, from a variety of policy makers. Make City Development Issues (Bangkok) One point. There are many policies and policy indicators to link. So the scope of capital development policy Bangkok. It covers all measures and actions through a variety of policy indicators. It is important to note that there is no such thing as "Widely It is related to people's lives, that is, their link to the overall development policy are the law of the city. Development by national plan Strategy and Development Plan Government policies that affect the development of the city. Policy of city administration (for example, Bangkok Governor and the director of the district) and the practices of civil servants involved in urban development. (Bangkok). It also includes various development projects. That affects the adjustment or change the city. (Bangkok), which requires cooperation from sectors such as schools/universities, hospitals or even the private sector, NGOs and the city itself, so the issue of capital development in Bangkok. On one point There are a variety of policies and actors to link. Because of the complexity of the problems of Bangkok and the city. There are a number of stakeholders involved. When considering the canal settlement of the people in Bangkok, it was found that in the past, Bangkok was a city with many small canals and more. The canal was rebuilt in the reign of King Rama IV in order to expand the area and to be a route between Bangkok and nearby districts. The canal is the main transportation route that has been used since then. The government has adopted the National Economic and Social Development Plan Focus on the expansion of industry and services. Bangkok has grown steadily. Many people migrate from the provinces to work in the city. Building a canal home is one of those goals. And from the flood situation in 2011 has a serious impact on Thailand. In economics Society and environment one cause is that some of the areas where floods are caused by the presence of houses or other structures encroaching on the canal. The size of the canal narrows. It is an obstacle to the flow of water. The Bangkok area is characterized by a low-lying area with natural water flowing into the sea. The three channels are the Bang Pakong River. Chao Phraya River and the Tha Chin River. Water will flow through the canal. There are 9 canals in the area of Bangkok, namely Ladprao, Khlong Prem, Khlong Bangsue, Khlong Bang Khen, Khlong Lat Buakao. The Prawis Burirom Canal, Prakanong Canal, Phraya Rama and Ratchada Canal before entering the river. The presence of buildings that penetrate the canal or ditches results in reduced efficiency and deterioration of drainage.

In that case, in the following year (2012), relevant agencies discussed the cabinet resolution agreed on the management of public waterfront buildings. Concrete dams will be constructed along three major canals,

Ladprao, Bang Sue and Khlong Prem dem. The drainage system is flexible. The government at the time was not yet in place. In 2014, when the National Peace Corps (NCC) took over the country. The Cabinet has approved a proposal for a public waterway infrastructure and the head of the National Peace Corps has ordered the Ministry of Interior. Bangkok Together with the Office of the National Economic and Social Development Board Implement measures to organize and solve slum and congested housing and canals. To solve the problem of quality of life and environmental problems, including joint legal action against the invaders of public waters. The Ministry of Social Development and Human Security Consider providing permanent shelter to intruders with the Security Department appointing a working group to negotiate with residents in the relocation area. The main canals with the problem of encroachment of the nine canals are Bangsue Canal, Khlong Bang Khen, Canal Ladprao and Khlong hai. Khlong Prem population Klongsamwa Klongsamwa Canal Khlong Pla Buakao Pravet Buriram and canal Prakanong.

The public canal management policy in Bangkok has started. There are important measures. Organizing and resolving the slum and constructing habitat encroaching on the canals and drainage channels to solve the problem of invasion of the Canal Zone in Bangkok. This is a major problem causing many impacts. Direct and indirect Direct issues such as environmental problems Quality of life and indirect such as flood. It cannot improve the efficiency of draining the canal.

To determine measures to organize and solve the slum and to create habitat encroaching on canals and drainage. In addition to the development of the community along the canal and the solution to the problem of canal encroachment. It is also collaboration between agencies concerned. In the past, societies have generally understood the meaning of public policy in the form of government policy announcements or from government agencies. This is a top-down policy, as can be seen from the conflict in the implementation of various projects. The state of affairs in many areas of Thailand. Part must admit it is a policy-making process done by the political and government sectors, lack of participation from various sectors of society, such as the public sector, academics, etc., as well as lack of cooperation between the government agencies themselves. In the area are different people do, lack of common learning in public policy processes that affect the quality of life of people in different areas. The current economic, social and political conditions of the country have changed. Society has come back to focus on public policy, engaging especially public policy that affects the environment and people. The opportunity for all sectors of society to participate more.

It can be said that in addition to measures to organize and solve the slum and the creation of residential encroachment canal and drainage. This is a measure of the

public canal rehabilitation policy in Bangkok. In addition to the mission of the Institute to support policies to address the problem of encroachment of public water. It also focuses on creating participatory processes of people in the community to solve common problems. It is also a policy that integrates formal collaboration, reflecting public policy partnership in the management of public canal rehabilitation in Bangkok. The components of all sectors are government agencies. Public / Private Sector Civil society the academics and the media have a policy goal to restore the canal area to Bangkok. At the same time, people living in the community along the canal will be developed to be stable in their housing and legally. In the midst of a better environment. Quality of life improved. At the same time, the canal and the canal area it will be developed to use the drainage. Community and Neighborhood Neighborhoods and Residence The canal environment improved. Impress the government's policy response and related agencies that focus on community involvement, integrating the work of the agency to help the poor to solve the problem of inequality. This is a collaborative work in the "public" community where both communities and agencies work together to achieve common goals.

When turn to consideration Current mainstream public policy studies show that most of the studies focus on the "state" as the policy-maker. "Public policy" is a public policy or for public benefit. It focuses on the study and analysis that states. And what is the state's decision-making process? Choose to do or not do any policy, as Dye (200: 1) thinks of public policy. "The government's policy is whatever the government chooses to do or not to do." The nature of the public canal restoration policy in Bangkok. The public policy expressed in the cabinet resolution. That is not the norm but the direction of management development. As a result, the policy of the Ministry of Health and the Ministry of Public Health provide everyone with basic rights; support the provision of low income housing and access to public utilities. Housing development Solve the slum problem creating a social partnership Develop a customized welfare model that takes into account different socio-economic status. Cost sharing (Office of the National Economic and Social Development Board, 2015: 5) This study focuses on urban development policy. In one dimension, urban development policy In the case of public policy, the management of public canal rehabilitation in Bangkok, the use of sectoral policies as a criterion for classification (Sombat Thunwongwong, 2005: 152). This policy government will fully define the government's goals. There are clear policy measures. Refers to the government's intention to be practical with assigning the agency responsible for setting up the agency to be specific (Sombat Thamrongthawong, 2005: 153,157) in the form of participatory public policy. To synthesize and analyze public policy model as a policy partner in the dimension of urban development. The role of stakeholders in the policy

process is diverse. It also influences policy processes at different levels and in different ways and there are people involved in the informal process. This is a good example of a participatory public policy process in the form of policy partnership. It can be produced as an academic knowledge about the public policy drive, which shows the level of participation of the various policy networks.

2. Objectives of the study

2.1 To synthesize participatory public policy formulation in public policy, public canal restoration management in Bangkok Metropolitan Administration.

2.2 To analyze participatory public policy processes in public policy, public canal rehabilitation in Bangkok Metropolitan Administration.

3. Research Questions

3.1 Model process Public participatory Public policy in Public Administration.

3.2 What is the nature of participation in the public canal rehabilitation policy process in Bangkok Metropolitan Administration?

4. Scope of study

Spatial scope Study on the management of public canal rehabilitation in Bangkok Metropolitan Administration. Demo graphic boundaries a study of five groups of people involved in the public canal rehabilitation policy in Bangkok Metropolitan Administration covered groups include:

(1) Government agencies involved in public policy, management of public canal rehabilitation in Bangkok Metropolitan Administration (Management and staff)

(2) Public / private sector (Stakeholders in Public Policy, Public Canal Restoration Management in Bangkok Metropolitan Administration)

(3) Civil society (Social groups with various movements in various ways about Public policy issues Management of Public Canal Restoration in Bangkok Metropolitan Administration.

(4) Academic / Academic People involved in public policy, management of public canal rehabilitation in Bangkok Metropolitan Administration.

(5) Media In selecting the sample, the study will use a specific selection method. Selected key informants in each population group are approximately 15-20.

5. Research Methodology

Qualitative research was used by descriptive analysis. Data Collection Method. This study it is used to collect data from 3 main parts.

1) Data from two types of documentary research: initial and secondary. Early papers, such as documents related to the expression of public policy related to education, include resolutions of the Council of Ministers, ordinances, laws, regulations, rules, orders, proclamations, etc., as well as documents issued by relevant agencies such as the agenda, Briefing on the

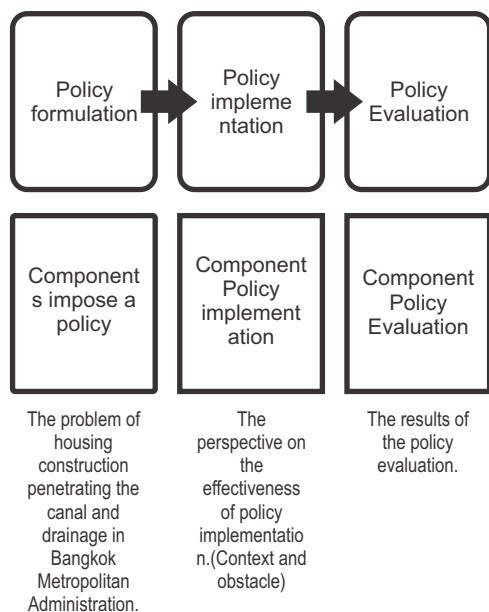
progress of policy-driven policy documents. Which has been prepared for implementation support? Include information that the media and other parties have to publish about it. Secondary documents refer to papers, textbooks, research reports, academic articles.

2) Participant observation (Participative Observation)

3) In-depth interviews.

Data analysis

The data collected from all sources is organized into a content analysis system using a grounded theory, a widely used approach. In the current analysis of qualitative data (Benja Yoddarnern, et al., 2009), together with a framework for analyzing public policy processes to develop a model of participatory policy processes.



Guidelines for Policy and Concept Description

Concepts above overview of Public Policy View on Public Canal Rehabilitation Management in Bangkok are one of the policy areas. In fact, there is a concrete nature of public policy that implies one of these activities. On the other hand, this activity is based on the fundamental concepts of public policy processes. The government's involvement and involvement with the government in the process of this policy of all actors. They are official actors (executives, state employees, officials) and informal actors. (Public / private sector This will give an overview of the policy environment that is linked to policy networks, which influences the direction, advice, or recommendations of policy implementation. Public policy process the importance of events or influences in the situation at that time.

The model used to analyze public policy in this study. Understand the policy process, but pay attention to the reality of how policies are implemented. Study the role of stakeholders in each step and influence. That affects policy. The description of the public canal restoration policy in Bangkok is based on the system model, process model, and policy environment analysis in the public policy process with the concept. Theories involved in providing analytical explanations of the work of the policy process. How is that working? Analyzing with a view to resolving issues. Study what the public canal restoration policy in Bangkok should be. Theoretical concepts used in linking and framing policy analysis in this study include:

1. New Public Policy Concepts from the main idea. Traditionally, policymaking or arbitration is often the result of statebased decision-making, although efforts to drive public sector reform are in line with the intentions of the state. The Constitution of the Kingdom of Thailand but it has only changed. It leads to controversy of various sectors involved in public policy processes at various levels from the pressure of globalization, liberal capital has made the role of the people more participatory. In particular, it is a participatory aspect of the social management process or the intention to combine with the government.

2. Concepts about Network Policy the properties of networking appear in the relationship between government agencies. And the private sector, including civil society and the mass media. In the public canal rehabilitation process in Bangkok, the study of the environment of public policy can be a limiting factor, or it can help to determine the effective policy. In particular, multi-role actors influence different levels of policy processes and in different ways.

3. Theory of Participatory Theory The importance of public participation. It appears as a clear reference to the Constitution. And because of the fact of public policy processes, some issues lack public participation. Thus causing problems this theory is still important in policy analysis.

4. The concept of development management from the main idea. In fact, public policy on public canal rehabilitation in Bangkok is in line with the policy. Or project plans that are development management focused on urban development. Urban development is an important element of development management. It involves the development activities of an organization in the manner of a process of action or activity and management related to the development of an area. Focus on achieving state policy goals with implementing measures to organize and solve slum and

congested housing and drainage. In addition to the objectives of community development along the canal and the solution to the problem of encroachment along the canal. It is also collaboration between the relevant agencies that is concrete. The emphasis is on facilitating and serving the public for a better quality of life (change for the better). It also encompasses the development, administration, or improvement of state administration. The development of the project management system. By setting the mechanism both structural and functional mechanisms including management system. The ability to work in the capacity of staff. Or develop activities in accordance with the policies, plans, plans or projects of the relevant government agencies to be more effective.

7. The expected benefits.

- 1) Knowledge and understanding about the process of driving public policy in a participatory manner in urban development dimension.
- 2) Can create academic knowledge about the implementation of public participation policy. The level of involvement of policy networks in urban development dimensions.

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An Administration with Good Governance of Nakhon Si Thammarat Province Administration Organization (PAO)

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Abstract-This article is aimed to explain that good governance is not an easy concept to be grasped. Furthermore, it is closely related to an administration with good government, social and economic institution rather than policy menu chosen that can be implemented simultaneously similar to general policy recipe. This complexity easily leads to a widespread misinterpretation and the mistaking the policies for often core pillars of good governance. In fact, good governance is never perfect and static, but dynamics and evolving according to globalization which liberal democracy regime has been instituted. In this article, an author is trying to concede that good governance practice has been implemented in Thailand since the crisis, but the end result is far from successful two legal.

Its main failure is mainly attributed to misunderstanding of good governance. Apart from that good governance is deemed to succeed or fail in the context of social institutional reform which heavily depends on Thai state capability to upgrade political, social and economic institution to be more effective and sustainable. Informal institution is often seen as a main barrier of crafting good governance in Thailand. To make good governance credible in Province Administration Organization, government badly needs to render it accountable, transparent, predictable and participatory role which in turn requires accountable administration in conjunction with a strong but limited government that guarantees political stability and increased governance capacity. That is a dream rather than a reality.

Keywords: Administration Good Governance Province Administration Organization (PAO)

Introduction

Good governance is important for several reasons. It not only gives the local community confidence in its council, but improves the faith that elected members and officers have in their own local government and its decision-making processes. It also leads to better decisions, helps local government meet its legislative responsibilities and importantly provides an ethical basis

for governance. Good governance is about the processes for making and implementing decisions. It's not about making 'correct' decisions, but about the best possible process for making those decisions. Good decision making processes, and therefore good governance, share several characteristics. All have a positive effect on various aspects of local government including consultation policies and practices, meeting procedures, service quality protocols, councilor and officer conduct, role clarification and good working relationships. In Thailand, there are three levels of government: local, state and federal. Local government is the first level and is responsible for matters close to local communities. Local governments are established under the provisions of the Local Government Act 1989. Each local government consists of the elected members (councillors) who form the council and council officers (the administration) who are paid employees.

Thailand is divided into 77 provinces (or changwat), which are then grouped together into five regions for administrative purposes. The provinces themselves are often based around historic small kingdoms and princely states of the old Kingdom of Siam, with the office of governor previously in the gift of local ruling families. However, the curbs placed on the King's power in 1932 saw the old system dissolved. Each province is named after its capital city, which is generally the largest city in the province. Decentralization has taken place since 1997 when the 1997 constitution was established. The structure of local government was restructured with more responsibilities and more budgets transferred from the central government. However, bureaucrats and national politicians have a dominant role in the politics of decentralization, and the role of local politicians and local public on decentralization process seems to be much more passive (IDE-JETRO, 2010). Local government comprised both regular territorial administrative units and self-governing bodies. Local autonomy was limited, however, by the high degree of centralization of power. The Ministry of Interior controlled the policy, personnel, and finances of the local

units at the provincial and district levels. Field officials from the ministry as well as other central ministries constituted the majority of administrators at local levels. The 77 provincial governors are appointed by the Ministry of the Interior from the civil service rather than elected, like the French prefect system, except in two cases. The capital city Bangkok is governed by a Metropolitan Authority, headed by an elected Governor. In 1976, the city of Pattaya was also given special administrative area status and elects a mayor and council manager to supervise its local affairs, primarily due to demands to tackle central government inertia over crime and sex tourism issues.

In 2017 there were 76 provinces (changwat), including the metropolitan area of Bangkok, which had provincial status. The provinces were grouped into nine regions for administrative purposes. As of 2017 (the latest year for which information was available in 2017), the provinces were divided into 878 districts, 7,255 communes (tambon), 75,032 villages (muban), 2,233 municipalities (tesaban).

The province was under a governor (phuwarachakan), who was assisted by one or more deputy governors, an assistant governor, and officials from various central ministries, which, except for the Ministry of Foreign Affairs, maintained field staffs in the provinces and districts.

The governor supervised the overall administration of the province, maintained law and order, and coordinated the work of ministerial field staffs. These field officials carried out the policies and programs of their respective ministries as line administrators and also served as technical advisers to the governor. Although these officials were responsible to the governor in theory, in practice they reported to their own ministries in Bangkok and maintained communication with other province-level and district-level field staffs.

The governor also was responsible for district and municipal administration, presiding over a provincial council composed of senior officials from the central ministries. The council, which served in an advisory capacity, met once a month to transmit central government directives to the district administrators. Apart from the council, an elected provincial assembly exercised limited legislative oversight over provincial affairs.

District administration was under the charge of a district officer (nai amphor), who was appointed by the minister of interior and reported to the provincial governor. Larger districts could be divided into two or more subdistricts, each under an assistant district officer. The district or the subdistrict was usually the only point of contact between the central authority and the populace; the central government had no appointed civil service officials below this level. The 77 provincial governors are appointed by the Ministry of the Interior from the civil service rather than elected, like the French prefect system,

except in two cases. The capital city Bangkok is governed by a Metropolitan Authority, headed by an elected Governor. In 1976, the city of Pattaya was also given special administrative area status and elects a mayor and council manager to supervise its local affairs, primarily due to demands to tackle central government inertia over crime and sex tourism issues.

The district officer's duties as overseer of the laws and policies of the central government were extensive. He supervised the collection of taxes, kept basic registers and vital statistics, registered schoolchildren and aliens, administered local elections at the commune and village levels, and coordinated the activities of field officials from Bangkok. Additionally, the district officer convened monthly meetings of the headmen of the communes and villages to inform them of government policies and instruct them on the implementation of these policies. As the chief magistrate of the district, he also was responsible for arbitration in land disputes; many villagers referred these disputes to the district officer rather than to a regular court. Thailand has three tiers of government: central, provincial, and local. Provincial governments including 77 provinces are headed by a provincial governor appointed by the central government. 795 districts, 7,255 sub-districts, and 71,864 villages are parts of provincial government (UCLG, 2008).

The local government has 5 different types: provincial administrative organization, municipalities, sanitary districts, the Bangkok Metropolitan Administration (BMA), and the City of Pattaya (UCLG, 2008).

The commune was the next level below the district. Averages of nine contiguous, natural villages were grouped into one commune, whose residents elected a headman (kamnan) from among the village headmen (phuyaibun) within the commune. The commune chief was not a regular government official, but because of his semiofficial status, he was confirmed in office by the provincial governor. He also was entitled to wear an official uniform and receive a monthly stipend. Assisted by a small locally recruited staff, the kamnan recorded vital statistics, helped the district officer collect taxes, supervised the work of village headmen, and submitted periodic reports to the district officer.

Below the commune level was the village government. Each village elected a headman, who generally served as the middleman between villagers and the district administration. The headman's other duties included attending meetings at the district headquarters, keeping village records, arbitrating minor civil disputes, and serving as village peace officer. Generally the headman served five years or longer and received a monthly stipend. In the 1980s, the importance of a village headman seemed to be declining as the authority of the central government expanded steadily through the provincial and local administrations.

Municipalities in Thailand included Bangkok, seventy-two cities serving as provincial capitals, and some large district towns. According to the 1980 census, municipalities had a combined population of 7.6 million, or about 17 percent of the national total. The municipalities consisted of communes, towns, and cities, depending on population. Municipal residents elected mayors and twelve to twenty-four municipal assemblymen; the assemblymen chose two to four councillors from among their number, who together with the mayors made up executive councils.

Thai Local Government at the present

1. Tambon Administrative Organization

The TAO is the latest form of the local government in Thailand but it is the smallest unit of local government. Tambon administration was first established under the Tambon Authorities Act of 1956, revised in 1968. TAO was meant to be a delegated unit from central government at the village level. TAO expenditures are financed through appropriations from the Department of Local Administration under the budget of the provincial council and from the Department of Community Development through its rural program budget. In the year 1995 Tambon Council and Tambon Administration Organization Act was introduced. In the past TAO has not been a legal entity. This means that they have no legal power to perform public functions. It makes TAOs and Tambon Council becomes under financial and legal constraints to fulfill their assigned functions. On financial side, they have to rely on only source of finance from central allocation through regional administration.

However, after the TAO Act of 1995 is introduced, it gives legal entities for all the TAOs. The law also changed the status of kamnun (Sub-District Chief) and village header completely. Under the new law, kamnun and village head man is limited to being only central government officer; the executive role is now to be fulfilled by TAOs members who must be directly elected from local people. Moreover, being legal entity enables TAOs to issue their own regulations and to developing plans for their areas. This is an improvement over the pre-1995 Act situation when they had to strictly perform public services as commands from Ministry of Interior.

2. Municipality The municipality can be considered as the most important form with the greatest degree of autonomy. Their structure, consists of a legislature and an executive, allows less interfere for central government. They are first established by the Municipal Act of 1933, after the revolution in 1932. According to the Revolution Party, the municipality was to be an example to decentralized autonomy to the local level, with the establishing them in all 4,800 Tambons across the country. However, the development of the municipalities had been stagnated after introduced. During 1946- 1971, only 3 municipalities were newly established. Thereafter, Sanitary Districts were

reintroduced (1952 units) with the intention of potential upgrading. There are 3 types of Municipalities: Nakorn, Muang and Tambon, classified by their population, revenue capacities, and ability to provide public services. They are established in the densest area in every province and other areas that meet the required criteria. In 1998 the pre-decentralization implementation era there were 150 MA throughout the country: 9 Nakorn, 90 Muang, and 51 Tambon municipalities. The basis for classifying the municipalities is as followed: Nakorn Municipality must have 50,000 or more inhabitants; average population density is not less than 3,000 persons per square kilometer with the adequate revenue for discharge of its stipulated duties. Muang Municipality must have 10,000 or more inhabitants; with population density is not less than 3,000 persons per square kilometer; or is the site of provincial administration office with the adequate revenue to perform the duties. The Tambon municipalities must have over 7,000 populations with population density over 1,500 person per square kilometer, and annual revenue (exclude subsidy) over 12 million bath. According to the Municipal Act, municipality organization consists of municipal assembly head by lord mayor and municipal council. Municipal assembly members are elected from citizen in its jurisdiction. Under the Municipal Act of 1953, all municipalities are able to collect revenue from:

- (1) Taxes;
- (2) Fees and Fines;
- (3) Income from assets;
- (4) Public Services fees;
- (5) Revenue from bond issuance and borrowing (prior to municipal bond issuance and borrowing they must receive approval from municipal council and the Ministry of Interior);
- (6) Borrowing from central ministries, departments, organizations, and other public entities;
- (7) Subsidies from central government and CAO;
- (8) Donation;
- (9) Other revenue as indicated by laws.

According to the establishing of municipality law, they have the right to collect taxes in forms of local levied taxes, surcharged taxes and shared taxes. Local levied taxes are house and rent tax, land development tax, signboard tax and slaughter tax. Also they are legally authorized to add a surcharge of up to 10 percent of certain central-government taxes. All these taxes are often called surcharged taxes that are:

- (1) Business Tax
- (2) Gambling Tax
- (3) Liquor and Non-alcoholic Tax
- (4) Rice-export Tax

(5) Value-added Tax

In addition, the municipalities can receive tax revenue that is levied and administrated by central government but the total receipt is given to the local government is motor and vehicle tax. Municipalities duties specified by establishing law categorized into two categories of function, compulsory and discretionary duties. The scope of responsibility varies with different type of municipalities. Functions under responsible of each type of municipality are as follows:

3. Province Administrative Organization (PAO):

They are provincial unit of local government. It was initially created by the province Administration Act of 1955 to provide government service to all inhabitants who are not within the geographical jurisdiction of a municipality, a sanitary district or a TAO. According to the 1955 Act, the PAO has 2 major components: the elected province assembly, and the provincial governor, who acts as its chief executive. The assembly has the main function of meeting annually to pass the annual provincial budget and to audit the previous year's expenditures. However, in the year 1997, the PAO Act was issued to abolish the governor's role from being the chief executive by position; henceforth the chief must be chosen among the elected members of the assembly only. The 1997 law provides new functions for the PAOs to have responsibility in coordinating and providing support for local government units within their districts. The intention is to make the PAO as the first level of local government within each province. Thus duties of the PAO are then designed to be different from other local governments. Duties of the PAO are as follows:

- 1) Prepare CAO planning, and collaborate with provincial plan;
- 2) Support Tambon council and other local administration in development;
- 3) Coordinate and jointly operate duties of Tambon council and other local affairs;
- 4) Provide grant to others local government units as laws indicated;
- 5) Protect, maintenance and preserve forest, land, natural resources, and environment;
- 6) Provide education services;
- 7) Support democracy, equity, and people rights;
- 8) Support people participatory rights in local development;
- 9) Support suitable technological development;
- 10) Provide and maintenance public water sewage;
- 11) Provide public garbage disposal and waste treatment;
- 12) Administer environment and pollution;
- 13) Administer and maintenance land, and water transport terminals;
- 14) Support tourism;

- 15) Support commerce, investments by joint venture or syndication with others;
- 16) Construct and maintenance land and water transport hub with other local governments;
- 17) Provide and maintenance central market;
- 18) Support sport, athletic, tradition and local culture;
- 19) Provision of provincial hospital, medical treatment, protection, and control contagious disease;
- 20) Provision of museum;
- 21) Provision of mass transit and traffic engineering;
- 22) Protect and provide disaster relief;
- 23) Maintenance of public orderly;
- 24) Support other government agencies and local government in local development;
- 25) Provision of social welfare services for child development, woman, elderly, and disadvantage;
- 26) Provision other services as mandated by other laws or decree. On the revenue side, under the Plan and Procedures for Decentralization Law, the revenue sources that assigned to CAOs are;

- 1) Petroleum and Petroleum Products Tax
- 2) Tobacco Tax
- 3) Value-added Tax
- 4) Specific Business Tax
- 5) Vehicle Tax
- 6) Education Tax
- 7) Bird-nest Tax
- 8) Mineral Tax
- 9) Hotel Receipts Tax
- 10) Fees, Fines, and License Permit Fees
- 11) CAO public utilities income.

4. Bangkok Metropolitan Administration (BMA)

The BMA is a special form of local government. It was established in 1972. It was created by merging all local government units within the Bangkok and Thonburi boundaries into one government entity with its own unique organization and functions. The BMA government consists of an assembly body (similar to other local government units) and the governor. The BMA assembly acts like a legislative body reviewing and supervising all administrative work of the governor and his staff and proposing and passing city ordinances. Assembly members and the governor are directly elected by citizen of the BMA. The term for the Assembly and the governor is four years. The governor administers his duties with the assistance of four appointed deputy governors. Currently, BMA is under the BMA Act 1985. Under the 1985 Act, the BMA revenue is as follows:

- (1) Taxes;
- (2) Fees and fines;
- (3) Income from assets;

(4) **Public utilities income;**

(5) **BMA Business;**

(6) Issuing BMA bonds and borrowing from public agencies and corporate;

(7) Subsidy and grants;

(8) International assistance;

(9) International borrowing;

(10) Revenue from state-enterprises operating in Bangkok. According to the Decentralization Plan and Procedure Law of 1999 that issued in support of the new constitution indicates taxes that BMA can collect from are:

(1) Land and Building tax

(2) Land Development tax

(3) Signboard tax

(4) Petroleum and petroleum products tax

(5) Tobacco tax

(6) Value-added tax

(7) Specific business tax

(8) Excise taxes on liquor and tobacco

(9) Education tax

(10) Vehicle tax

(11) Gambling tax

(12) Mining royalty fee

(13) Animal slaughtering tax

(14) Hotel tax

(15) Airport fee

(16) Real-estate registration tax

5. Pattaya City

Pattaya city is a newly established local self-government form. It is a chartered city created by Pattaya City Act of 1978 similar to city management in the United States. The city itself has been developed from Pattaya sanitary district. But the rapid growth of the district as a tourist attraction made the district incapable of handling problems and urban development. Hence the Pattaya City was established with greater independence and

flexibility. Basic functions of Pattaya city council are to oversee planning and policy implementations for city development and to pass city ordinance that is not in conflict with national laws. By the Pattaya City Act of 1999, the Pattaya City consists of Pattaya Council and Pattaya Mayor. The City can gain revenue from;

(1) Taxes;

(2) Fees, fines, and permit fee;

(3) Property income;

(4) Pattaya social services;

(5) Pattaya business income;

(6) Issuing Pattaya City bonds;

(7) Borrowing including borrowing from abroad;

(8) Subsidy;

(9) Oversea assistance funds. What is good governance

Governance is the process of decision making and the process by which decisions are implemented (or not implemented). 'Good governance exists when a

government governs for, and on behalf of, its community. Good governance is underpinned in local government by specific provisions in the LG Act including a councillor code of conduct, councillor conduct principles, provisions relating to misuse of position, improper direction and improper influence, treatment of confidential information and the disclosure of conflicts of interest. Good governance is participatory, consensus oriented, accountable, transparent, responsive, effective, efficient, equitable and inclusive and law abiding. The principle and practice of democratic governance underpins governance in the local government sector. Democratic governance refers to the democratic nature of local government and the accountability of local government to their communities. The concept of "good governance" often emerges as a model to compare ineffective economies or political bodies with viable economies and political bodies. The concept centers on the responsibility of governments and governing bodies to meet the needs of the masses as opposed to select groups in society. Because countries often described as "most successful" are Western liberal democratic states, concentrated in Europe and the Americas, good governance standards often measure other state institutions against these states. Aid organizations and the authorities of developed countries often will focus the meaning of "good governance" to a set of requirements that conform to the organization's agenda, making "good governance" imply many different things in many different contexts. History of Nakhon Si Thammarat Province Nakhon Si Thammarat is an ancient city in Southern Thailand with evidences of civilization in religion, arts and culture. Archaeological objects include stone weapons, indigenous grotto wall painting and one-faced bronze drum confirm the belief that human settlements in this land date back in thousands of years. According to Indian history Nakhon Si Thammarat was once called Tarporn ling, Tamalingkharm or Tarpornlingaesnan whereas in Ceylonese legend it was called Chawaka, Siritharm Nakhon or Sitharmarat. Ancient Chinese used to name this town Tangmaling, Holing or Tanmaling connoting its location which used to be a famous seaport where foreign traders came for bartering and trading their products. Through intermarriage with indigenous dwellers, Indian people had settled there a long time ago and brought with them progress in literature, religion and ceremonial practices which still linger till today. The influences of Bhramin religion was brought into this area along the coastland and extended inland to Amphoe Tungsong following the settlement of Indians around **B.E. 8th. During B.E. 14th - 16th, the power of Sriwichai Empire had extended to cover** this area with the inception of the Mahayana Buddhism at Muang Chiya then expanded to Tarpornling and further to the edge of the Malayan peninsular. Around B.E. 17th - 18th Tarpornling became more powerful and its leader Phra Chao Sridharmasokaraj

was crowned King and graciously established Pathumwong or Patamawong Dynasty with its empire covered all southern towns up to Malayan peninsular. At that time Nakhon Si Thammarat had a close relationship with Lanka or Ceylon and the Lankawong Sect of Buddhism was brought in to the extent that it bore great influence upon the local dwellers. Buddhism was so flourished right there that at one time there were as many as 12,000 Buddhist monks. Nakhon Si Thammarat is subdivided into 23 districts (amphoe). The districts are further subdivided into 165 subdistricts (tambon) and 1428 villages (muban).

- | | |
|----------------|---------------------|
| 1. Mueang | 12. Pak Phanang |
| Nakhon Si | 13. Ron Phibun |
| Thammarat | 14. Sichon |
| 2. Phrom Khiri | 15. Khanom |
| 3. Lan Saka | 16. Hua Sai |
| 4. Chawang | 17. Bang Khan |
| 5. Phipun | 18. Tham Phannara |
| 6. Chian Yai | 19. Chulabhorn |
| 7. Cha-uat | 20. Phra Phrom |
| 8. Tha Sala | 21. Noppitam |
| 9. Thung Song | 22. Chang Klang |
| 10. Na Bon | 23. Chaloe Phra Kit |
| 11. Thung | Yai |

Good governance need for Local Governance Organizational Capacity

Good governance has to be built on the quality of organizations so that development is based on this rather than simply relying only on political will, personal will of a strong leader and state power, which may not be sustainable over the longer term. Having skilled staff is not sufficient if the government organizations do not have the capacity to make good use of these skills. Capacity of government organizations is a key factor in the provision of many important services to businesses and the public, and in creating conditions for economic progress and social cohesion. The organizational structure and management systems of government have been reformed in many OECD countries. The problem was often seen as excessive centralization, inflexibility and lack of efficiency. The key response to this has been to provide managers and staff with more autonomy in operational issues in return for more accountability for performance. In other countries the problem may be a lack of regularity and discipline in the administration, often with associated corruption. In such situations the response typically will need to focus on strengthening the basic management systems of government, involving to a certain extent increased bureaucratization. Reliability, Predictability and the Rule of Law The rule of law refers to the institutional process of setting, interpreting and implementing laws and other regulations. It means that decisions taken by government must be founded in law

and those private firms and individuals are protected from arbitrary decisions. Reliability requires governance that is free from distortionary incentives - through corruption, nepotism, patronage or capture by narrow private interest groups; guarantees property and personal rights; and achieves some sort of social stability. This provides a degree of reliability and predictability that is essential for firms and individuals to take good decisions. Reliability and predictability do not mean that the more specific the regulations are the better. Excessive specification can lead to rigidities and risk of selective application of regulations. Interpretation and effective implementation of individual regulations requires a degree of discretion. This discretion can be counterbalanced by administrative procedure legislation and external reviews of decisions (appeal mechanisms, judicial review, ombudsmen etc.). Reliability and predictability require certain degree of political stability. Governments need to be able to make credible commitments and persuade the private sector that decisions will not ultimately be reversed due to political uncertainty. While this is not necessarily related to a particular political system in the short term, over the longer term democracy enhances stability by giving a voice to citizens to express their preferences through an open competition.

Accountability

Accountability can be both an end in itself -- representing democratic values -- and a means towards the development of more efficient and effective organizations. Politicians and public servants are given enormous power through the laws and regulations they implement, resources they control and the organizations they manage. Accountability is a key way to ensure that this power is used appropriately and in accordance with the public interest. Accountability requires clarity about who is accountable to whom for what and that civil servants, organizations and politicians are held accountable for their decisions and performance.

Accountability can be strengthened through formal reporting requirements and external scrutiny (such as an independent Audit Office, Ombudsmen, etc.). Democratic accountability, as represented by accountability of ministers to parliament and the parliament to voters, can be seen as objective in itself, but it also strengthens accountability in general. Many OECD countries are strengthening accountability through more focus on accountability for performance as opposed to limiting accountability to regularity of decisions.

Transparency

Transparency is an important aspect of good governance, and transparent decision making is critical for the private sector to make sound decisions and investments.

Accountability and the rule of law require openness and good information so higher levels of administration, external reviewers and the general public can verify performance and compliance to law.

Province Administration Organization have access to a vast amount of important information. Dissemination of this information through transparency and open information systems can provide specific information that firms and individuals need to have to be able to make good decisions. Capital markets depend for example on information openness.

Participation

Participation can involve consultation in the development of policies and decision making, elections and other democratic processes. Participation gives government's access to important information about the needs and priorities of individuals, communities and private businesses. Governments that involve the public will be in a better position to make good decisions, and decisions will enjoy more support once taken. While there may not be direct links between democracy and every aspect of good governance, clearly accountability, transparency and participation are reinforced by democracy, and themselves are factors in support of democratic quality.

Conclusion

The Chief Executive of the PAO. is directly accountable to council and also has specific authorities, including managing the day-to-day operations and the organizational structure, under the Local Government Act.2000, Refer to the section on Chief Executive of the PAO responsibilities for further details. Members of province at the state and federal levels also have a range of administrative supports and services that are not available to councillors in local government who instead must rely on the goodwill of the council administration. This can lead to misunderstandings

between councillors and council officers about appropriate roles and relationships and acceptable good conduct. This lack of supporting structures and services places unique pressures on councillors and the administration and has considerable implications for the practice of good governance in local government

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The Application of Tyler's Goal Attainment Model and the Stake's Congruency Model for Buddhist Propagation Project Evaluation

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Abstract

Mahamakut Buddhist University is a higher education that has provided education according to Mahamakut Buddhist University Act B.E. 2540 (1967) stating "propagation of Buddhism to the public". This research is the evaluation research that its objectives were to study the goal attainment of the project and to study the transactions and outcomes of the project. The samples were 24 project participants who are monks, novices, university students, and school students. The research instrument was the three-rating scale questionnaire based on Tyler's Goal Attainment Model and the Stake's Congruence Contingency Model. It was checked its accuracy and reliability by the focus group with three specialists as well as the meeting with 30 committees who concerned with the project. The standard criterion according to the Stake's Congruence Contingency Model was at 2.30 levels. The statistics to be used for analyzing the data were frequency, percentage, mean and standard deviation. The findings of this research were found that the goals of the project were attained which was reached to the appointed criterion. The project transactions were also achieved especially in speakers who had ability in teaching, the subject contents were up to date, and the contents were useful for training as a DJ radio or TV reporter. Lastly, the outcomes of project found that the participants satisfied with the services, had good desirable characteristics based on the program, and felt worthiness.

Keywords: Project evaluation, Tyler, Stake, Buddhism

1. Introduction

Mahamakut Buddhist University is a higher education that has provided education according to Mahamakut Buddhist University Act B.E. 2540 (1967) stating "propagation of Buddhism to the public". In 2014, Mahamakut Buddhist University, therefore, had a budget to propagate of Buddhism Project. To get reasonable information for improving the project in the next year, it seems that research plays an important role for many

reasons. The project evaluation is an important process. In order to identify the ways to improve the operation of the next project, project evaluation is an evaluation of the project value by using the result to measure different aspects of the assessment to be considered and concluded that how is the value of the developed project, is it valuable or not?, or have the project results met the expected objectives or not?, which part should be revised. Considering the project to see that it meets the expected goals or not is an important process for project evaluation, is an activity that must be done continuously to monitor and to audit the defects, and also is a tool to point out how effective the project could be. The results of the project will be the information in order to decide for the improvement, or project's change. The Dharma propagation through radio and television project has been allocated the budget from Mahamakut Buddhist University. There are 24 project participants consisting of monks, novices, students and college students. So, in order to obtain the information for next year project improvement, the researchers have designed the evaluation by the combination of Tyler's concept which focuses on the evaluation based on project objectives, and have applied Stake's congruence contingency model to evaluate the transactions and the outcomes.

2. Objectives of the Study

2.1 To evaluate the goal attainment objectives of the Dharma propaganda through radio and television project.

2.2 To evaluate the transactions and the outcomes of the Dharma propaganda through radio and television project.

3. Materials and Methods

This study is an evaluative research. The project evaluation of Dharma propagation through radio and television was during 24th -25th January,

B.E. 2558. The instruments used for data collection are two project evaluation forms which are applied from the evaluation models of Tyler and Stake. The steps by the research material and methods are listed down below.

3.1 Sample. There were 24 persons participated in this study, including college students, students, and project training observers. They applied for this project by means of the college sent mails to target population.

3.2 Validity and Reliability

3.2.1 The instrument used in the research was the Project Evaluation Form which was applied from the models of Tyler and Stake (Prommuang, 2015). The steps of operation are as follows.

3.2.2 Studying evaluation models and selecting the appropriate models for the suitable for this evaluation. That is to say, Tyler's goal attainment model was applied to evaluate the appraisal of the project by based on the research objective as a guideline to set the questions. Next, Stake's model was applied 1) to evaluate the transactions, including the guest speakers, topics, activities, and atmospheric environment, and 2) to evaluate the outcomes, including the satisfaction, characteristics, and cost awareness of project participation.

3.2.3 The evaluation form was created. A three-rating scale questionnaire consisted of two parts: goals or intents and actuality or observation. Goals or Intents

- 3 means high level of intent
- 2 means moderate level of intent
- 1 means low level of intent

Actuality or Observations

- 3 means high level of actuality
- 2 means moderate level of actuality
- 1 means low level of actuality

To interpret mean scores of the respondents, the researcher used criteria for data interpretation as follows:

- 2.34 - 3.00 means high level of Intent or actuality
- 1.67 - 2.33 means moderate level of Intent or actuality
- 1.00 - 1.66 means low level of Intent or actuality

3.2.4 Data collection. The researchers collected data on January 25th at 08:30 am to 11:30 am. The procedures were as follows:

1) Inform the participants about how to evaluate the project.

2) Distributing the evaluation forms and appointing the time to hand in the evaluation forms at the director table.

3) Collect the evaluation forms. 24 forms were returned.

4) Data analysis and interpretation. After data collection was completed, the researchers analyzed the quantitative data by using a computer to process in order to calculate for the statistics, including frequency, percentage, average, and standard deviation.

4.1) The statistics used in the research includes descriptive statistics, which are frequency, percentage, average, and standard deviation.

4.2) Research presentations were related to the general information about the participants, the results of the process or transactions, and outcomes.

4.3) About the criterion for project evaluation, the researchers reviewed the evaluation criteria from the theses, and they found that most of the criteria are set at the high level (Ruengchuay, K., B.E. 2555). Therefore, the researchers set the criteria at the high level which is 3.30.

4. Results

4.1 The research results found that the project has achieved all goals of objectives. However, the participants have higher Intents than the actual results which had means of 2.52 and 2.41 respectively. When considering each aspect, it was found that there was only one aspect that had higher actual results than the Intents which was to bring knowledge to the Dharma propagation through radio and television with an average of 2.39 and 2.33, respectively, as shown in Table 1.

Table 1: Mean and standard deviation of goal attainment

Items of Goal attainment	Intents		Actuality		Evaluation	
	\bar{X}	SD	\bar{X}	SD	Intents	Actuality
1. Applying knowledge to Dharma Propagation through the radio and television	2.33	.65	2.39	.66	>Criteria	>Criteria
2. Applying knowledge to radio and television broadcast.	2.55	.59	2.32	.80	>Criteria	>Criteria
3. Impression of Mahamakut Buddhist University.	2.67	.65	2.52	.63	>Criteria	>Criteria
Total	2.52	.45	2.41	.53	>Criteria	>Criteria

Note: Standard criteria of means at ≥ 2.30

4.2. It was found that the results in terms of the practices and outcomes based on the Intents were higher than the defined criteria. However, in all aspects, the Intents were higher than the actual results; it can be explained that the overall Intent had the average of 2.72

and the actual results were 2.44. When considering each term, all aspects had higher results than the defined criteria, but the average Intent was higher than the actual results. Especially, in term of speakers having the ability to pass on knowledge had the averages of 2.71 and 2.57 respectively. Next, the content was up to date and current technology had the average of 2.62 and 2.45. And, content could be developed into radio or television operator having the average of 2.57 and 2.48, as shown in Table 2.

Table 2: Mean and standard deviation of practices and outcomes of the project

Items of practices and outcome	Intents		Actuality		Evaluation	
	\bar{X}	S.D	\bar{X}	S.D	Intents	Actuality
1. Speakers have the ability to pass on knowledge.	2.71	.46	2.57	.62	>Criteria	>Criteria
2. Contents are suited for development of propagation skills.	2.57	.59	2.73	.55	>Criteria	>Criteria
3. Contents are modern and appropriate to learners.	2.57	.64	2.68	.66	>Criteria	>Criteria
4. Contents is up to date with technology.	2.62	.50	2.45	.70	>Criteria	>Criteria
5. Learning activities can develop the students to be the radio and television operators.	2.57	.71	2.48	.66	>Criteria	>Criteria
6. Sharing activities have the interesting atmosphere.	3.00	.95	2.73	.75	>Criteria	>Criteria
Total	2.72	.54	2.57	.57	>Criteria	>Criteria

4.3 The results in the terms of service, characteristics, and cost awareness were higher than the appointed criteria as described below.

4.3.1 In term of the service, the overall result was higher than the Intents by having the average of 2.58 and 2.60 respectively. When considering each aspect, the average of Intents and actual results in all aspects was equal to 2.52.

4.3.2 The characteristic aspect found that the overall Intents of the participants and the actual results were equal, and the average value was equal to 2.56. When considering each aspect, it was found that there was one aspect that had the actual results higher than the Intents, which was interested in studying the Dharma,

which has the average of 2.55 and 2.54 respectively. For the rest of the aspects, the Intent was higher than the Actuality. In particular, in term of having the ability of relationship development with other had the average value of 2.63 and 2.57 respectively. Next, in term of having ideal and resolution to cooperate with social benefits had the average value of 2.59 and 2.55 respectively. And, in terms of ability to communicate had the average value of 2.51 and 2.41 respectively.

4.3.3 In terms of cost awareness found that the participants had equal Intents and actual results, which was equal to the average of 2.95. The details are shown in Table 3.

Table 3: Mean and standard deviation of practices and outcomes of the project in terms of Services, Characteristics, and worthiness.

Items of practices and outcomes	Intents		Actuality		Evaluation	
	\bar{X}	S.D	\bar{X}	SD	Intents	Actuality
Service						
1. Refreshments	2.52	.70	2.52	.70	>Criteria	>Criteria
2. Location used for the project is appropriate.	2.66	.61	2.66	.61	>Criteria	>Criteria
3. The training atmosphere is conducive to learning	2.64	.65	2.64	.65	>Criteria	>Criteria
4. duration of the project is appropriate	2.57	.70	2.57	.70	>Criteria	>Criteria
total	2.58	.57	2.60	.57	>Criteria	>Criteria
Characteristics						
Ability to communicate	2.51	.68	2.41	.69	>Criteria	>Criteria
Interesting in studying Dhamma	2.54	.71	2.55	.66	>Criteria	>Criteria
Ability of making friend with others	2.63	.66	2.57	.66	>Criteria	>Criteria
Having the ideal and resolution to cooperated with social benefits	2.59	.70	2.55	.70	>Criteria	>Criteria
Total	2.56	.63	2.52	.56	>Criteria	>Criteria
Worthiness						
Worthiness with the participation with the project	2.95	.88	2.95	.88	>Criteria	>Criteria

5. Discussions

5.1 The research findings, in overall, the project meets all the appointed objectives. However, the participants have higher Intents than the Actuality. By considering each aspect, it was found that there is only one side that the actual result is higher than the Intents which is bringing knowledge to the dharma propagation through radio and television. This might be the participants expected that attending this program is a great opportunity to meet, or have a chat, or share experiences with a famous DJ who is the DJ of Kalasin Relations Department, but the schedule was changed due to DJ's engagements. In addition, the participants did not have a chance to practice skills which are the attributes of being a DJ. or radio operator as they should. Thus, it can be seen from the afternoon schedule that the participants, especially students have drowsiness. However, the participants

their expectations, and the knowledge can be applied in their daily life as well.

To sum up, from this point, the Radio and Television Dharma Propagation Project has achieved the appointed objectives, especially in term of applying the knowledge of Dharma for propagation.

5.2 From the research results, the project participants' Intent is equal to the actuality. This can be explained that participants were impressed with this project that achieved their demands for bringing the Dharma principles to apply in their life, entertainment brought to them by college students from the Kalasin Buddhist College, opportunities to get close to the famous actor, and the service of teaching staff and non-teaching staff.

To sum up, from this point, providing the education and entertainment simultaneously can impress the participant and create the worthy feeling for joining the project.

5.3 From the research results, in term of the service, characteristics, and cost awareness, these aspects have exceeded the defined criteria, especially in the term of service. This is probably because the location used for the project, refreshments, the training atmosphere, and duration of the project are appropriate, and the services are impressive. From observation, it can be seen that there were refreshments serving services throughout the project all the time. In this way, it is a response to the physical demands of the participants,

which is consistent with McLeod (2014) who mentioned the theory of Maslow's Hierarchy of Needs that the physical demand for human is food. In terms of the characteristics of the project, it was found that the participants' Intent is equal to the actual result with the average of 2.56. When considering each aspect, it was found that there is one aspect that the actual result is higher than the Intents which is in terms of interesting in studying the Dharma, with the average of 2.55 and 2.54. This can be explained that there were monks and novices participating in this project, so the atmosphere was favorable to study Dharma, and also the explanation of each guest speaker and activity reflected the ideas of living.

To sum up, from this point, the Dharma propagation through radio and television projects can develop the youth to become more interested in studying the Dharma.

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Influence of Demographic Factorson Consumers' Online Buying Behaviour

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Abstract

This paper attempts to explore the effect of demographic factors on consumers' online buying behaviour. The purpose of this study was to investigate the influence of demographic factors (age, gender, occupation, marital status, education and income) on online buying behaviour of the consumers. The research approach used in this study is quantitative in nature. Six hypotheses were constructed to investigate the nature of the relationship between the demographic factors and the online buying behaviour. Questionnaires were administered to 100 consumers in kalaburagi city who constituted the sample. Convenience sampling method was used to select the sample. Chi-square-test and descriptive statistics were used to derive results from the data collected with the help of SPSS 20.0. The results revealed that the main influencing demographic factors on online buying were age, occupation, marital status and education level of the consumers. The findings on how demographic factors influence buyingbehaviour can assist online retailers formulate product positioning strategies that create more value for consumer segments thereby enhancing retailer profits. The results of the study could be further used by the researchers and practitioners for conducting future studies in the similar area.

Keywords: Online buying, Age, Gender, Occupation, Marital status, Education, Income

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1. Introduction

Consumers today are shopping all the time and everywhere, and in a truly global online marketplace, products can easily be purchased from retailers and manufacturers located anywhere in the world- or from those with no physical retail locations at all. Online spending is taking off. Continued growth in internet penetration and rising e-commerce adoption will drive further growth in the number of online buyers. Multiple factors are behind the rising adoption of e-commerce channels. These include the strong value proposition offered by online merchants, proliferating payment platforms, strengthening delivery logistics, and significant

financial investment in the sector. Thus, retailers need to be exceptionally sensitive and responsive to when and where their potential customers are making purchase decisions (both consciously and subconsciously) throughout their 'always on' shopping journey. Many traditional consumer businesses and new start-ups alike are moving away from models that are shop-centric or geographically-focused, to ones that are customer-centric and virtually borderless (KPMG,2017).According to a report by BCG (2017), in the past three years, the number of online buyers has increased sevenfold to 80 million to 90 million. On the basis of these factors, it is anticipated that the number of online buyers in India will climb to 300 million to 350 million by 2025. In terms of value, online commerce is still a small portion of total retail sales, but it is growing fast. With the increase in online buyers, it is expected that the total value of e-retail will reach 8% to 10% of total sales by 2025. A rising number of consumers in all segments are using the internet as their first port of call in framing and driving their purchase decisions. It is found that about 70% of those who have access to the internet go online to make informed purchase decisions. This number varies among categories of products and services, but it is on the rise everywhere.

Consumers today regularly crisscross online and offline touch points in their purchase journeys, and as a result, multiple types of pathways such as omnichannel interactions are emerging. Almost three-quarters of urban internet users today use only mobile phones to access the internet, compared with 52% in 2014. Falling smartphone prices, less expensive data packages, and the availability of more mobile-friendly content are all driving this growth. The numbers are even higher for young age groups and lower-income segments. As a result, mobile commerce is becoming the dominant force behind e-commerce growth. Eight of ten urban e-commerce transactions take place by phone-across categories, income segments, and regions (BCG report, 2017).

The conventional literature holds sufficient evidence to support the impact of many factors, including gender, education, income, age, households, business and geographical areas at different socio-economic levels (Salomon and Koppelman, 1992) on purchase decisions. However, less empirical evidence is currently available to

support this phenomenon in online buying context and thus, the online consumer behaviour is an emerging research area (Cheung et al., 2005) and the differences across demographic groups has become an interesting research area (Yang and Tung, 2007). There are enough evidences in the literature that socio-demographic factors have impact on individuals' attitudes towards the use of online buying (Cheung et al., 2005; Lightner, 2003; Sim and Koi, 2002; Teo and Lim, 2004). This is also supported by Beneke et al. (2010) who concluded that demographic variables such as income, education and age are likely to have a material effect on purchase intention. This study was, thus, undertaken to investigate the online buying behaviour of consumers with reference to important concerned demographic factors such as age, gender, occupation, marital status, education and income. The results of this empirical study may be useful for online marketing managers for developing effective online strategies for their organisations.

2. The hypotheses

The current research investigates the impact of demographic factors on online buying behaviour of consumers. Six logically bounded hypotheses were formulated. The justification of these hypotheses is given in the following sub-sections.

2.1 Age

Age is among the factors that influence the attitudes of individuals in the use of ICT and different age groups may have different tendencies towards online purchasing (Hwang et al., 2006). This view is also supported by Farag et al. (2003) who reported that age is inversely related to online purchasing in a non-linear manner. Bhatnagar and Ghose (2004) and Beneke et al. (2010) are supporters of the existence of a negative relationship between age and degree of online search. However, there are studies reporting conflicting results. For example, Saarenpaa and Tarja (2005) pointed that 57% of the consumers of e-commerce were 30-years-old or older. This means there is a need for further investigation. Based on this rationale we propose the following hypothesis:

Hypothesis 1: *There is a significant relationship between consumers' online buying behaviour and their age.*

2.2 Gender

The impact of gender on the use of the Internet and online purchasing has been analysed in various studies and the results have not been found conclusive. For example, Farag et al. (2003) has shown that, in general, most online buyers are male. Similarly, Bhatnagar and Ghose (2004) have found considerable evidence that women display lower levels of computer aptitude and higher levels of computer anxiety. However, Dai (2007) has reported that women outnumber men with respect to both online shopper population and expenditures despite their concerns regarding the risks associated with online purchasing. Jones et al. (2009) found that males are more

intense Internet users than females and have higher purchase intention and attitude to buy online (Rodgers and Harris, 2003). All these may be used as an indication of the fact that some gender differences in the use of ICT should normally be expected. However, the nature of this pattern may change depending on the men's and women's different occupational experiences and their different positions related to professional characteristics in different societies (Losh, 2003). All these may be taken as an evidence of the fact that the attitude of consumers towards online purchasing may depend on their gender and may show differences from the other groups in the society. Therefore, the following hypothesis is postulated:

Hypothesis 2: *There is a significant relationship between consumers' online buying behaviour and their gender.*

2.3 Occupation

Hashim et al. (2009) stated that individuals in the higher position tend to do more online shopping compared to others in lower positions. This view is also supported by Padmaja and Krishna Mohan (2015) who reported that occupation positively affect online buying behaviour i.e. mostly employees are opting to purchase online. However, there is a study reporting conflicting result. Kothari and Maindargi (2016) reported that occupation of consumers is independent of purchase habit of consumers in online shopping. Thus, there is a need for further analysis and based on this rationale we propose the following hypothesis:

Hypothesis 3: *There is a significant relationship between consumers' online buying behaviour and their occupation.*

2.4 Marital status

Marital status is an important demographic variable, but there is a difference of opinion among researchers whether it influences online buying or not. Shalini and Malini (2015) mentioned that married respondents of their study preferred online shopping as compared with unmarried respondents. Gong et al. (2013) stated that along with demographic factors like age, income, education, and marital status, the perceived usefulness of these are significant predictors of online shopping. On the contrary, Bhatnagar et al. (2000) found that there is no noteworthy relationship between marital status and online shopping. This view is supported by Richa D. (2012) who stated that marital status precisely does not influence online shopping parameters. However, Singh and Kashyap (2015) found that unmarried people shop more online as compared with married respondents. The reasons advanced for this result are that unmarried respondents have a smaller amount of obligations as rivalled by married people who have to take up the responsibilities of their families. Thus, there is a need for further investigation. Based on this rationale we state the following hypothesis:

Hypothesis 4: *There is a significant relationship between consumers' online buying behaviour and their marital status.*

2.5 Education level

Palumbo and Herbig (1998) defined the typical Internet user of the twentieth century as being young, professional and affluent with higher levels of education. Sulaiman et al. (2008) found that the younger generation would likely to make online shopping more because of their knowledge in computer technology as opposed to the older generation. Bhatnagar and Ghose (2004) and Tarafdar and Vaidya (2006) also agreed about the impact of education on the Internet and a lack of training and education form significant barriers to the adoption of new technologies. Additionally, most research findings indicate that the better educated use the Information Technology (IT) for diverse tasks and entertainment (Losh, 2003). This backdrop concludes that consumers' education level may be an important factor in understanding their online service usage behaviour. This leads to the development of the following hypothesis:

Hypothesis 5: *There is a significant relationship between consumers' online buying behaviour and their education level.*

2.6 Income

Buying online is linked to income and education because such purchases require a computer and internet connection along with the ability to use these. Swinyard and Smith (2003) found that online shoppers are wealthier, better educated, having a high computer literacy, spend more time on computers and the internet, find online shopping easier and entertaining and are not afraid of losses from online transactions. Another body of literature also suggested that education level and higher income bracket may play a significant factor in influencing online shopping behaviour as well (Harn et al., 2006; Haque and Khatibi, 2005; Sulaiman et al., 2008). Goritz et al. (2012) found that buyers with a higher income level buy online more often. Hansen, T. (2005) found that household income positively relates to online shopping. The economic factors which influence online purchasing and payment include income level (e.g. per capita GDP) and availability of credit (e.g. through credit card systems) (Hwang et al., 2006). Data collected by the US National Telecommunications and Information Administration (NTIA) indicates that income correlates with Internet usage (Lightner et al., 2002). Additionally, individuals with a higher income shop online more often (Sim and Koi, 2002). Based on these findings, it will be interesting to investigate the relationship between income and online buying. Against this backdrop, the following hypothesis is formulated:

Hypothesis 6: *There is a significant relationship between consumers' online purchasing behaviour and their income.*

3. Research Methodology

This study uses a systematic analysis to investigate the impact of demographic factors on online buying. A survey approach was used for this purpose and the data were

obtained by means of a questionnaire. Questionnaires were administered to 100 consumers in Kalaburagi city who constituted the sample. Convenience sampling method was used to select the sample. The questionnaire used for the research comprised of questions on demographic variables - age, gender, occupation, marital status, education level, and income. The online buying behaviour was measured using a dichotomous question. Chi-square-test and descriptive statistics were used to derive results from the data collected with the help of SPSS 20.0.

4. Results

Initially, the results of the survey are presented by using descriptive statistics. This is followed by the results of analysis for each selected factor.

4.1 Descriptive results

Descriptive statistics for the sample of customers can be found in table-1, providing information regarding the respondents' demographic profile, such as age, gender, occupation, marital status, educational level and individual income per month. The respondents in the age group of 20-29 years constituted the majority of the sample (65%), followed by 19% of the respondents in the age group of 30-39 years as the majority of consumers shopping online are college students and young working professionals. 62% of the respondents were male and 38% were female.

Table-1: Descriptive statistics for demographics of consumers

Variables	Categories	Frequency	Percentage
Age	15-19 years	7	7
	20-29 years	65	65
	30-39 years	19	19
	40-49 years	7	7
	50-59 years	2	2
	60 and above	0	0
Gender	Total	100	100
	Male	62	62
	Female	38	38
Occupation	Total	100	100
	Student	57	57
	Service	9	9
	Professional	15	15
	Business	10	10
Marital Status	Housewife	9	9
	Total	100	100
	Single	66	66
	Married	34	34
Education	Total	100	100
	Intermediate	11	11
	Graduation	39	39
	Post-Graduation	50	50
	Other	0	0
Income	Total	100	100
	Below Rs. 20,000	8	8
	Rs. 20,000- 40,000	16	16
	Rs. 40,000- 60,000	12	12
	Rs. 60,000 and above	2	2
	Dependent on parents' / others' income	62	62

Source: Authors' calculation.

The majority of respondents were students, as expected (57 %), 15% were professionals, 10% were businessmen, 9% each housewives and service holders. The majority of the respondents (66%) were single and 34% were married. One half (50%) of the respondents were post-graduates and graduates constituted 39 % of the sample, who are the young generation generally the college students who are the online shoppers. The majority (62%) of the respondents were dependent on either parents' or others' income, 16% of the respondents' income range was in the range of Rs.20,000- 40,000, 12% of the respondents' income range was Rs.40,000- 60,000, and only 2% of the respondents' income range was Rs.60,000 and above.

4.2 Test results

The chi-square test results for analysing the relationship between various demographic factors and online buying are given in table-2. The examination of p-values in table-2 indicated that there is no sufficient evidence to accept H_2 (Chi-square = 2.333; df = 1; p-value = 0.127). In other words, on the contrary to what is expected, there is no statistically significant relationship between consumers' gender and online buying. This means that there is no disparity in gender in terms of consumers' online buying behaviour. Interestingly, test results were also not in favour of the hypotheses H_6 (Chi-square = 3.860; df = 4; p-value = 0.425) and, therefore, H_6 is rejected. This leads to the fact that the income is not one of the significant predictors of consumers' online buying behaviour. This can also be interpreted as; there is no significant relationship between income and online buying. All the remaining hypotheses were supported by the survey results at 5% significance level and, therefore, H_1 , H_3 , H_4 and H_5 are accepted. In other words, the independent variables age, occupation, marital status and education are significant factors for the explanation of the dependent variable, online buying. This can also be interpreted as; significant disparities exist in the variables of age, occupation, marital status and education in terms of consumers' online buying behaviour.

Table-2. Chi-square results of online buying behaviour with respect to demographics

Dependent variable	Independent variable	Hypothesis value	df	Chi-square	p-value*
Online buying (y)	Age (x1)	H_1	4	17.296	0.002*
	Gender (x2)	H_2	1	2.333	0.127
	Occupation (x3)	H_3	432.211		0.000*
	Marital status (x4)	H_4	2	9.314	0.009*
	Education (x5)	H_5	2	13.775	0.001*
	Income (x6)	H_6	4	3.860	0.425

Source: Authors' calculation.

*Indicates statistically significant at 5% significance level.

5. Discussions

The results suggest that age, occupation, marital status and education level has a significant influence on online buying behaviour. It is inferred that gender and income do not have a significant influence on online buying behaviour.

In this study, test results indicate that consumers' age affects the level of online buying and this effect was found to be negative. In other words, the percentage of the younger group (below 30 years) is higher than the older consumers (above 30 years) for online buying as expected. An interesting explanation of this finding is backed up by Bhatnagar and Ghose (2004), who suggest that as consumers get older, conducting a search requires greater physical effort.

Surprisingly, the results of this study revealed that consumers' gender is not significantly related to online buying. It was observed that male consumers buy online (83.9%) slightly more than their female counterparts (71.1%). This finding is consistent with what was reported by Zhang (2005), who found that there is no statistically significant difference in terms of Internet sub scale usefulness between male and female employees. It can be concluded that gender has no significant association with online shopping. The reason being that the females are now more educated and working in various good positions in the job as like men. Hence, both males and females do prefer online shopping.

It is observed that occupation positively affects online buying behaviour, i.e. mostly professionals and students are opting to purchase online than businessmen and housewives. This finding is in parallel with Padmaja and Krishna Mohan (2015) who reported that occupation positively affect online buying behaviour i.e. mostly employees are opting to purchase online.

The study results suggest that consumers' marital status has a significant impact on online buying. This finding is consistent with the study carried out by Singh and Kashyap (2015) who reported that unmarried people shop more online compared to married. Thus, it can be concluded that, young and single prefer more online shopping than married because they do online shopping for fun and enjoyment.

In this study, it was observed that consumers' level of education has a significant impact on online buying. This finding is in parallel with Farag et al. (2006) and Lightner et al. (2002), who reported that more highly educated respondents buy online more and educational environment has an effect on online behaviour respectively. This means that, as the consumers' education level rises, inclination towards using online purchasing rises.

Prior literature on the influence of income on online purchasing produced consistent results. For instance, Shiu and Dawson (2002) examined the consumer segmentation of the Internet in Britain and Taiwan and found that Internet purchasing is not different among different income groups. However, Farag et al. (2006) reported that

higher income respondents are more likely to buy online and they indicated that economic factors which influence online purchasing include income level. Interestingly, our study indicated that there is no difference in the online buying behaviour among different income groups.

6. Conclusion

The Chi-square test results for consumers' online buying behaviour across different demographic factors show that age, occupation, marital status and education do impact on-line shopping. Based on the research important insights have been gained as to how the selected demographic factors of the consumers affect their online buying behaviour. The results of the study can be utilized by practitioners in relooking or revamping their strategies for online shopping. Online shopping organizations can use the relevant variables and factors, identified from the study, to formulate their strategies and plans. The results can also be used by various organizations to identify their target customer segments as demography is the traditional, easy to apply and perhaps the most important parameter for carrying out market segmentation.

7. Limitations and directions for future research

Although this study has thrown up important learning still it cannot be claimed that it is devoid of any limitations. One major limitation came in the form of using convenience sampling for the purpose of data collection. Probability sampling techniques should form the basis of data collection for future studies. This will help to limit the bias in the sample collected for analysis. It is suggested that larger sample be used in future attempts which may lead to more comprehensive insights into the relationships towards using online buying among consumers. Future studies may consider the role of psychographic variables as a basis for carrying out online shopping market segmentation activities. The combined effect of the different demographic variables on online buying behaviour should be considered as a basis for forthcoming studies. Analysis of individual preferences and group influences on online buying may also provide very interesting results.

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Universal Computer Keyboard Customizer

(Especially for Indian Languages)

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Abstract—India is a fast growing country in the world. This is the era of digitization. This digitization will do a miracle in good governance. We are observing the growth of computerization in education, foreign trades and industrial production and exports.

Actually India is a good mixture of heterogeneous culture, religion, languages, food, and climates, traditions etc. This includes J&K where temperature goes negative in some season in the same time Rajasthan's temperature goes above 45°C.

This heterogeneous nature sometimes becomes an obstacle in digitization. China, Japan like countries are using their languages for computer software. They have developed their own software technologies to fulfill their needs in their own languages. But India is lagging behind, in this issue due to different regional (vernacular) languages used in India.

Government Also insists all the business(Court, Education, Govt offices etc.) should run in their regional languages so that all citizens will understand it easily.

Researcher wants to focus on most important topic,

Why Indians are not able to use computer in their regional languages comfortably? Though they computer literates, even computer engineers.

Keywords—Unicode, Indian Languages, Keyboard Customization, vernacular languages

I. INTRODUCTION

As far as "Digital Economy: Challenges and Opportunities in India" is concern, there are tremendous scope and opportunities are available in digitization.

Present scenario of the world shows that there are three types of countries across the world. Undeveloped, Under developed and Developed countries. If we look at developed countries like Japan, USA, UK etc, main reason behind development is the tremendous development in Science and Technology, that might be automobile sector, Space, Agriculture, Military force, Energy sector etc. Otherwise all countries were equal in 17th, 18th century.

At the end of 19th century, Computer sector is flourished. Peoples were started talking on Information Technology. This IT era is mixed with communication technology and the whole world behaves like a global village.

The developed countries have automated each and every sector. These developed countries have taken help of computers for solving problems and improving the efficiency of industry and production.

Now they are manufacturing tremendous with quality and quantity so they become a super power in the world. If we consider the example of Japan, Geographical area is not too much large as compared to India, but it is one distinguished power in the world. These Japanese people have developed their software in their language. The same thing is with China, France etc.

The situation is different in India. Indians are very much talent in software, but Indians could not achieve success in IT in Indian Regional languages. Actually C-DAC is working on this issue. Many IT firms are trying to give solutions in vernacular languages. Use of UNICODE is introduced in 1991 to support all languages across the world. But after this period of 26 years, Computer graduates and post Graduates are not comfortable for using their mother tongues (Regional languages) on computer.

Researcher is concentrating on this issue. Nobody will deny the use of computer in their respective sectors. Today's Economy is a fully DIGITAL ECONOMY, Government is also strengthening IT policies and infrastructure. So every beneficiary should be familiar with digital transaction.

As per researchers observation, the main drawback of this digitization is adoptability by beneficiaries. You can consider the latest example of *Farmers Debt waivers* scheme of Maharashtra Government. Many farmers are facing problems while applying online for wavier screams.

One major problem is the Language. Computer experts are well familiar and comfortable with English, but farmers needs regional language.

II. NEED OF DIGITIZATION

Already we are discussing needs of digitization. Broadly we can classify the needs in Digital Economy as follows,

1. Digital transformation processes in the private and public sectors
2. E-marketing, e-commerce and E-finance
3. E-learning and e-pedagogy
1. Digital Economy Boosting Growth
2. Data Science and Uncertainty
3. Online Users and their Stakeholders' Behavior (OUSB)
4. Multimedia Security in Digital Economy (MSDE)

I. PRESENT SCENARIO

Now we want to study the percentage of Indian population and Market share in the world

Countries and areas ranked by population in 2017
(List of countries by population (United Nations), 2017)

Rank	Country	Continent	Population	%ge
1.	China	Asia	1,409,517,397	19
2.	India	Asia	1,339,180,127	18
3.	United State	Americas	324,459,463	4
4.	Indonesia	Asia	263,991,379	3
5.	Brazil	Americas	209,288,278	3
6.	Pakistan	Asia	197,015,955	3
7.	Nigeria	Africa	190,886,311	3
8.	Bangladesh	Asia	164,669,751	2
9.	Russia	Europe	143,989,754	2
10.	Mexico	Americas	129,163,276	2
11.	Japan	Asia	127,484,450	2
12.	Ethiopia	Africa	104,957,438	1
13.	Philippines	Asia	104,918,090	1
Others (Excluding above) Across World			2,840,740,432	38
Total Population of the World			7,550,262,101	100

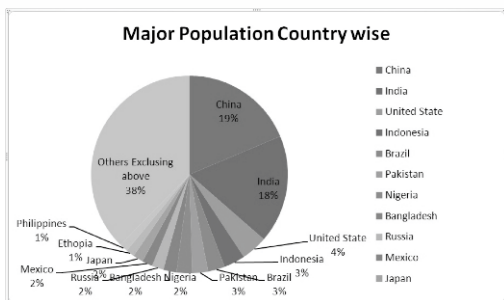


Figure :Population Country wise
Number of Speakers languages-wise
(Top 30 Languages by Number of Native Speakers)

Sr.No.	Language	Native	2nd	Total	%ge
1.	Mandarin Chinese	873	178	1051	19
2.	English	340	510	850	15
3.	Hindi	370	120	490	9
4.	Spanish	350	70	420	8
5.	Russian	145	110	255	5
6.	Japanese	126	127	253	5
7.	Arabic	206	24	230	4
8.	German	101	128	229	4
9.	Bengali	196	19	215	4
10.	Portuguese	203	10	213	4
11.	French	67	63	130	2
12.	Urdu	61	43	104	2
13.	Panjabi	60	28	88	2
14.	Vietnamese	70	16	86	2
15.	Tamil	68	9	77	1
16.	Javanese	76	0	76	1
17.	Turkish	60	15	75	1
18.	Telugu	70	5	75	1
19.	Marathi	68	3	71	1
20.	Korean	71	0	71	1
21.	Italian	61	0	61	1
22.	Thai	20	40	60	1
23.	Persian	54	0	54	1
24.	Polish	46	0	46	1
25.	Gujarati	46	0	46	1
26.	Kannada	35	9	44	1
27.	Burmese	32	10	42	1
28.	Ukrainian	39	0	39	1
29.	Malayalam	37	0	37	1
30.	Oriya	32	0	32	1
Total Speakers				5520	100

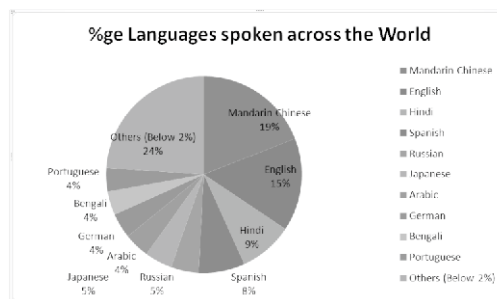


Figure :%ge Languages spoken

I. OPPORTUNITIES FOR RESEARCHERS IN MULTILINGUAL PROGRAMMING.

Observations about population:

- China(19%) is a #1 in population, India(18%) is #2 and US(4%) is #3, rest of the countries are having population less than or equal to 3%.
- United States is having only 4% population who uses English.
- Overall countries are using English/French/German as a mother tongue are less than 15% Observations about Speakers Language-wise
 - Mandarin China is #1 with 19% speakers across the world
 - English is #2 with 15% speakers
 - Hindi is #3 with 9% speakers,
 - Spanish is #4 with 8%) speakers
 - Rest of the languages are having speakers less than or equal to 5% among top 30 languages around the world.

II. CHALLENGES IN MULTILINGUAL PROGRAMMING:

The list given below will show the actual requirement for multilingual programming for Indian languages.

- Keyboard customization for Indian Regional languages
- Word processors, worksheets, database (e.g. Open office/Microsoft office) having support for Indian regional languages
- Web designing , HTML editor, Scripting language support
- Designing and Developing Data Structure and Algorithms for searching, sorting, find and replace utility for Unicode based Indian Regional Languages
- Desktop Customization
- Speech Recognition and Text to Speech
- Search Engine Support
- Uniformity (Unicode Based solutions)
- Inter Language Conversions (Natural Language Processing)

III. NEED OF KEYBOARD CUSTOMIZATION

Observations show that only 15% peoples are comfortable with English across the world. Rest of the peoples has to study English for developing software. China, Japan like advanced countries have developed their own software to fulfill their needs. India like (undeveloped and under development) countries are still dependent upon English, those are having huge of the world.

विशेष सूचना - कोनताही जोदशब्द टाइप करताना पहिल्या अक्षराचा पाय मोडावा.
(पाय मोडल्यासाठी - चा वापर करावा) हे बटन कीबोर्डवर टॅब बटनच्या वर वर किंवा ।
च्या शेजारी आहे.

१. प्रतिक	= प र त् ति क
२. श्रीनिवास	= श र् री न ि व ा स
३. स्वागत	= स व् वा ग त
४. कॉम्प्युटर प्रोग्रामिंग	= कौ म् प् य ट् ट र प र् रो ग् र ा म ि ं ग
५. प्रकृती	= प र क र् कृ ती
६. वस्त्रालय	= व स त् त् आ ल य
७. स्पर्धा परिक्षा	= स प र् ध ा प र ि क् ष ा
८. मेल्लव	= म े ल् ल व्
९. संस्कृत	= स ं स कृ त्
१०. व्यक्तीपरतन्वे निष्कर्ष	= व् य क् त् ती प र त् व् षे न ि ष क् र् ष
११. राशी अविष्य वर्ष २०१२	= रा श ती अ व ि ष व् य व र् ष २ ० १ २
१२. कार्य कौशल्य	= का र् य कौ श ल् य
१३. सुबस्थानातील शुक्र	= स उ स थ ा ना ती ल शुक र्
१४. लानेशरी अप्याय	= ल ञ् ज ा न े श व् र ती अ प् य ा य
१५. औरत	= औ र त
१६. औरती	= औ स र ती

Figure :Help for typing compound words

This screenshot (Figure-13) shows the desktop translated in regional language

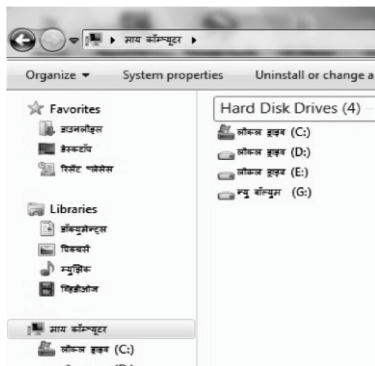


Figure : Customized Desktop

I. ADVANTAGES AND FUTURE EXPANSIONS

1. The same algorithm can be used for other languages across the world to customize their keyboards
2. Operating Systems Desktop can be customized according to vernacular language selection.
3. Keyboard Layout can be displayed graphically.
4. Language dependent versions of OS, Office, Spreadsheets, Databases and editors can be designed.

CONCLUSION

As data is present in various regional languages and scripts across the world, the importance of Unicode cannot be avoided. Many publishers, web site designers, universities and government have been handling information in various regional (vernacular) languages and when the information is to be digitized, Unicode becomes very much essential.

Not it becomes mandatory that the operating systems, DBMS systems and web hosting software must have Unicode support, for better searching and editing. India is a one of the big countries in the world in which various types of languages are used, all these language contains rich literature and scientific information

For successful digital economy, digitization should be in mother tongue and can be achieved by this research.

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Contextualizing Role, Contribution and Challenges of Regional Rural Banks in Achieving Inclusive Growth

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Abstract:

Financial inclusion is a step towards inclusive growth of any economy. Banking sector of India has shown marvelous changes in recent years in terms of internet banking, mobile banking, debit cards, credit cards, etc. Government of India and Reserve bank of India together has taken many steps to achieve success in Inclusive growth. One of which is increasing bank's network, in the same context Regional Rural Banks emerged as a new face to include rural masses into the financial mainstream.

In India 70% of the the total population still stays in rural areas. In some states the percentage varies from 80 to 90%, such huge population is having their own hopes, opportunities, aspirations and potential as well. So, in coming years, Rural India will be a biggest market place to the world. In last few decades, rural parts of India have shown their increased buying capacity with their desire to enhance their standard of living. In order to convert their desire into reality it is very important to provide them basic infrastructural, technological, communication and financial facilities effectively and efficiently.

Rural development is always been an agenda in front of the government. The objective of economic planning will not be achieved until and unless we strengthen the rural economy. To achieve the same, government of India and RBI along with many other financial institutions has taken many efforts to introduce regional Rural Banks (RRBs). The RRBs have been created to provide easy financial facilities to the rural population mostly small and marginal farmers, rural artisans and agriculturallaborerson an easy and timely basis.

The present study focuses on the role of regional rural banks in contributing towards financial inclusion. The paper is based on secondary data collected from various sources.

Keywords: Regional rural banks (RRBs), Reserve bank of India (RBI), NABARD, Financial Inclusion, Rural India, Economic Development.

I. INTRODUCTION

India is one of the fastest growing country and is always been inspired by socialist driven policies since independence, including many sectors owned by state. It has been observed that India's per capita income increased at 1% only in every year. The growth of Indian economy was very slow as compared with many other countries, as a result the policy makers taken up economic liberalization initiatives by opening up Indian market for the globe from 1991 and renewed the policies in the year 2000.

As most of the Indian population stays in rural areas, it is very important to develop rural areas. Many cities have shown tremendous growth in recent years in terms of business and infrastructure but the rural areas are far away from development and still face the problems of illiteracy, unemployment, and malnourishment and have lack of basic infrastructural facilities like school, collages, hospitals, sanitation etc. Now there is an urgent need in front of policy makers to develop the rural areasso as to improve India as whole. Financial inclusion is key factor to improve and develop the underprivileged sections of the society into the financial mainstream.

As Mahatma Gandhi said real India lies in villages, still the rural areas of the country are always been the subject of ignorance. No government till date has taken drastic measures to develop the rural areas, the same way as cities. Rural population is mainly depends on agriculture and related businesses which needs easy and timely credit to cope up with the seasonal fluctuations. As the earning portion of the rural population is less, so they need credit for their other consumption requirements such as education, food, household functions etc. Rural areas also have right on the equal right to get easy and timely finance to fulfill their needs. To protect farmers and other rural population from exploitation by local money lenders, it is very important to provide them credit with lower interest rate from formal financial institutions. In the same context, the government and RBI in association with many other financial institutions have taken initiatives to provide the

fundamental right on access to finance for underprivileged sections of the country including rural areas.

The Regional Rural banks have been in existence from almost three decades from now. The RRBs have shown its importance since its inception, as it is playing catalyst role in developing rural areas. The major aim behind establishing RRBs is to provide easy and timely credit to agriculture, commerce, trade, industry and allied businesses of rural areas and inculcating banking habits among rural masses especially farmers, agricultural laborers, rural entrepreneurs and rural artisans. It is necessary for inclusive growth to provide financial facilities to the weaker sections of the society. Rural areas are always been in a subject of ignorance in terms of its growth and development. RRBs being the local level financial institution along with commercial banks and co-operative banks plays crucial role in spreading financial inclusion.

II. LITERATURE REVIEW

India lives in villages and hence rural development is always been the major agenda in front of policy makers. Various efforts have been made to provide easy and timely credit to the rural masses to develop them (Tyagi and Singh 1998, Joshi 1997). Adequate and opportune institutional credit is very important for every sector of the economy so as agriculture. As majority of household in India still depends on agriculture sector, it is very important to provide them institutional credit through which the rural people especially small and marginal farmers, rural artisans & agricultural laborers can get finance to develop rural economy (Selvaraj 1998).

Nationalization of banks in 1969 and succeeding developments lead to the increase in commercial banks, RRBs and Co-operative credit institutions geographically all over India. The main purpose of bank policy is aimed at "social" and "development bonding" by providing credit to rural areas for agriculture and other priority sectors. Despite of large expansion and growth vast number of sections remains excluded from financial opportunities and facilities. Such excluded groups include small and marginal farmers, women, unorganized sector workers including artisans, self-employed and pensioners (Bhoomika Garg 2014).

India has experienced a rapid economic growth in last decade but the growth was not inclusive. There are many reasons behind it such as poverty, illiteracy, unemployment etc. majority of low income groups and underprivileged people are financially excluded from the growth and development. All sort of financial services are

been enjoyed by few people in the country but still majority of the people are having lack of access to basic financial facilities and services such as saving, credit and insurance. India Government has taken many initiatives and steps like; nationalization of banks, credit facility to priority sectors, opening of RRBs, cooperative societies, direct benefit transfer etc. but still there is need of paying more attention to include financially excluded people to be a part of economic growth and development (Vivekanandan, N.R. 2013).

Despite of taking many efforts to spread financial inclusion with help of various initiatives majority section is still way far from formal financial institutions. It is worth watching to see the magnitude of actual spread of financial inclusion through various financial institutions. The present study gives the actual spread of financial inclusion by considering few parameters of financial inclusion such as; number of bank branches and amount of loan given especially through RRBs.

III. RESEARCH METHODOLOGY

The present research is exploratory and qualitative in nature. In order to achieve the objectives the researcher has collected secondary data from various sources like; journals, reports from -government, NABARD, & RBI, various websites etc.

IV. OBJECTIVES

1. To study the role of Regional Rural Banks (RRBs) in developing rural India.
2. To study the role of Regional Rural Banks (RRBs) in spreading Financial Inclusion.
3. To study the challenges in front of RRBs.
4. To suggest suitable measures to improve the services offered by (RRBs).

V. FINDINGS

1. Role of Regional Rural Banks (RRBs) in developing rural India:

There are many objectives behind establishing regional rural banks. The major aim of regional rural bank is to develop rural areas of the country. For the growth and development of rural areas, the RRBs have taken many measures listed below;

- a. RRBs identify the needs of weaker sections of the rural areas and provide them with institutional credit on easy and timely basis.
- b. RRBs help in taking the financial services at the doorstep to the rural population.
- c. Rural banks provide all the major financial facilities to backward and unbanked area.
- d. It mobilizes rural saving in such way that it can

- g. It also provides finance to co-operative societies, agricultural marketing societies and primary credit societies.

- h. One of the major roles of RRBs is to provide employments opportunities to the rural market so as to break down the cost of enabling credit to rural areas.
- i. It also facilitates the banking habits in rural areas by keeping in mind the local language of the particular area and equipped them with banking and financial facilities to rural, semi urban and

2. The role of Regional Rural Banks (RRBs) in spreading Financial Inclusion:

STATUS OF FINANCIAL INCLUSION (AS ON MARCH 31ST)									
No. of Accounts in Lakh									
Year	Deposit Accounts		Total Loan Accounts	of Total, to the Loans under Priority					Grand Total of business Accounts (Col. 2-4)
	Total	No Frill		GC C	SHG	KCC	Joint	SSI Artisan & SCC & Retail Traders	
2009	935.54	353.81	179.66	3.22	8.04	114.71	0.95	33	1107.1
2010	1001.15	290.09	186.67	4.12	8.97	83.72	0.83	24.81	1196.57
2011	1115.3	255.06	197.87	4.59	9.34	90.33	1.09	26.89	1310.17
2012	1186.2	251.25	203.34	5.16	8.27	96.59	1.88	23.11	1363.54
2013	1348.25	319.59	217.87	6.01	9.59	104.93	1.97	21.44	1882.71

Source: financialinclusion.gov.in /Consolidated%20Review%20RRBs%202014

The above chart clearly shows that the contribution of RRBs in spreading financial inclusion has increased year by year by providing many facilities such as; deposits (No frill account), granting credits, General Credit Card (GCC), Self Help Group (SHG), Kisan Credit Card (KCC) etc.

3. Challenges in front of RRBs:

- a. The major objective of RRBs is to provide financial facilities to the weaker and underprivileged section of the society hence it has very little scope of investment as compare with other financial institutions.
- b. RRBs have shown very slow pace of progress as compared with other banking institutions because of many regulations were imposed on them.
- c. RRBs mobilizes savings of the weaker section and supports the growth and development of the rural

areas hence it is a big challenge in front of the RRBs to attract potential people to deposit their money with them.

- d. Its has been observed that there is coordination issues within the RRBs regarding many policy making strategies which is an important cause of further slow progress of Rural banks.
- a. Lack of training facilities also a major challenge for RRBs as the staff of RRBs are generally from urban areas who can not understand the problems and conditions of rural population.
- b. RRBs are under the control of many agencies such as RBI, NABARD, Central Govt. and sponsoring bank which affects the decision making process of RRBs which results into delay in taking many decisions.

- a. As compare with many other banking institutions the recovery rate of RRBs is not satisfactory. It is big challenge for RRBs to recover its lending to support rural areas efficiently and effectively.
- b. As the recovery rate is very low the RRBS are always faces the challenge of capital inadequacy.

4. Measures to improve the services offered by (RRBs):

A sound financial system is basic requirement for any country for its development and growth. The contribution of agriculture and allied business to India's GDP is increased in recent years, to continue and enhance the same it is very important to provide basic infrastructural and financial facilities to the rural areas. In order to provide this the RRBs should improve its services by taking following Steps;

- a. RRBS shall provide financial services at affordable and timely basis.
- b. RRBs shall increase its reach in rural areas through alternating channels or by increasing its own network.
- c. RRBs shall also enhance its micro credit and self help group's facility to need people for more inclusive growth.
- d. RRBS should increase its attention towards financial inclusion by providing inclusion facilities more effectively to the unbanked population. RRBs shall recruit skillful, local and educated staff for smooth operations.
- e. RRBs can run special training program for their customers as majority customers are illiterate.
- f. RRBs should motivate people for repayment of loan so as to gain more capital.

VI. CONCLUSION

Development of rural areas is always been the priority for achieving stable economic growth. The initiative taken by RBI and govt. of India to set up RRBs has shown positive impact on rural areas. The role of RRBs in growth and

development of rural areas is commendable. RRBs provide financial facilities to underprivileged sections of the rural area. These banks play key role in spreading financial inclusion. There are many challenges faced by RRBs which can be simplified by making right policies and strategies. India is still much away from achieving inclusive growth but RRBs along with appropriate strategies and other financial institutions can achieve it in near future. Thus the objective of behind setting up the RRBs has been achieved in a large extent by facilitating and fulfilling the needs of rural India.

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Digital Literacy: Challenges before Implementation

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Abstract:

The importance of digital literacy for the economy of every nation is emphasized by their government official around the world. The aim of digital literacy is to transform Indian economy into digital empowered society and knowledge economy. Many programs and key decisions have been taken on the digital transformation by the government at different social levels. These programmes have been implemented from 2014 to till the date continuously everywhere in India. Digital Literacy simply means that Government Services are available to society. Government of India established the management structure and monitoring bodies of the digital literacy enhancement programs which consists of Cabinet Committee on Economic Affairs (CCEA), Digital India Advisory Group (DIAG), Expenditure Finance Committee (EFC), Vittiya Saksharta Abhiyan (VISAKA) etc. Government is continuously trying to make awareness among the society about the importance and advantages of digital literacy and e-governance. Digital literacy is one of the important emerging issues before the government to strengthening the e-governance in India. This paper constructed to highlight the challenges before digital literacy and find out the opportunities to improve the steps toward digital literacy.

Keywords: Digital Literacy, E-governance, Cash Less, IT, etc.

INTRODUCTION:

Digital Literacy is the combination of two worlds, Digital is the symbolic representation of data and literacy refers to the ability to read for knowledge write coherently and think critically about the written world. Today digital literacy is an important topic because technology is changing faster than the change of society. Digital Literacy is simply defined as the skill, knowledge, awareness and understanding of information technology to use the government services provided by the government. It is nothing but skill used in broad range of digital devices like smart-phones, tablets, laptops, desktops and all other related

electronic devices to use the services. Digital literacy allows to people to interact and communicate with the world around them. This paper is highlighting on the different challenges towards the universal implementation of digital literacy in the country and also focusing on the opportunities of digital literacy in the social development.

Objective:

To overview of Digital Literacy in the Society.
To study of the challenges before Digital Literacy.

Research Methodology:

This Research Paper is constructed on the basis of primarily data which is collected from the Pilot survey of 100 peoples from the general family members of Aurangabad city using deliberate sample method and Secondary data from various sources which include different articles, Journals, Article, Magazines, Periodicals, Research Works, News Papers, web sites of government of India for digital literacy and all the research related Web sites.

Hypothesis

There is no association with the education and implementation of digital literacy in the society.

Challenges before Digital Literacy:

Digital Literacy is successful in many countries but in India it is still going from the developing phase due to literacy ratio in rural and urban areas, lack of technological infrastructure and lack of awareness of digital advantages in the society. India is a one of the big developing nation which includes 29 economically, geographically, socially different states has different challenges for every segment of the economy of the nation. If Digital Literacy will have to be progressive and satisfactory following are the challenges before this segment.

Governance of Government:

Introduction of new policies by the government and implementation procedure are being vary state wise it is a big challenge in the country. Many times it is found that

different state have different political power that also impact on the implementation of digital literacy policies framed by government. Opposition of the political parties is adversely affects on the progress of the performance of Digital Literacy. There is a need of proper management structure which would be established the monitoring and implementation of all policies towards the society. Government need to improve the services available in real time from online and mobile platform, making financial transaction above a threshold, electronic and cashless, leveraging GIS for decision support system.

Infrastructure and Infrastructural Issues:

High speed internet facility shall be made available in all local area of grampanchayat in the nation. Mobile phone and bank account of every people shall enable participation in digital and financial space at individual level. Easy availability of service centre to common people at everywhere. Need to strengthen the safe and secure cyber space in the country. Shareable private space on public cloud these are the different information technological issues before the digital literacy.

Digital Empowerment of Society:

Digital literacy are require certain skill that individual need to literate in technology. technologies is also important in every sector but in India there is lack of technological use in urban and less educated people that also affect on the performance of the Digital Literacy. Government is also requiring planning to adopt new technology to universal digital literacy in India. Digital services shall make available in Indian languages.

Impracticability:

Implementation of digital literacy by the government is not successful due to different socio economical variation. There is less practical implementation found among the society to make an awareness and training to every individual. Digital Literacy is found good in some states of the India like Andhra Pradesh, Kerala, Maharashtra etc. But many states are not practically implementing and generally capable individual are also not taking initiatives among such activity.

Financial Facility:

Many times it is found that lack of financial requirement for specific activity are not complete at proper time due to that some activities has been went in to deficit. Availability of funds for the require activity at the proper time is very important thing and it is a big challenge in the success of every action willing to be implemented by the

administration. Huge financial support is important to establish the require IT infrastructure to achieve the success of digital literacy in country and it is one of the biggest challenge before the government.

Individual Skill, Knowledge and Awareness:

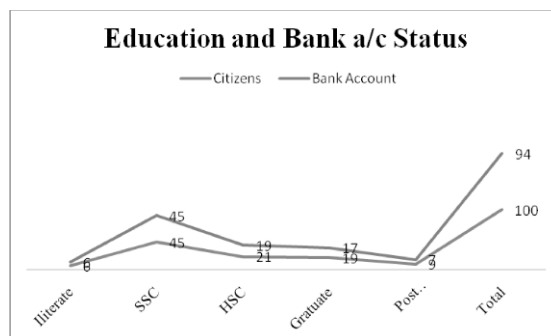
Use of digital devices by individual requires specific skill and knowledge. It is very important because individual knowledge and skill boost the confidence towards the digital transaction. Awareness among the individual about the advantages of the digital devices and easy, safe and secure use of services make an impact on the confidence of individual.

Lack of trained Person:

Literacy rate in rural area is only 68.9% and many times it is found that people who are not or less using digital services those are illiterate or less literate. It is also seen that people who are good educated they are not interested to use 100% digital services therefore not proper trained peoples are working in the digital service sector that also affect on the performance of the Digital Literacy in India. Following are the some facts and issues stated on thebasis of the collected data analysis.

Account with the nationalize bank:

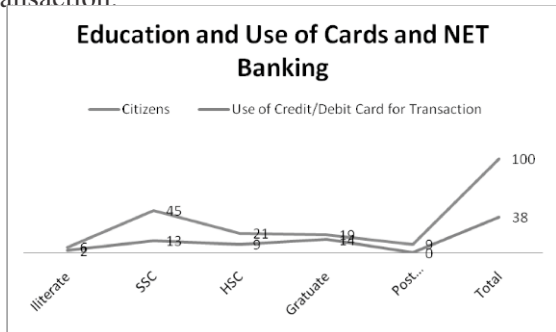
Banking is the main source to the government to implement the policies and different schemes to the society. In concern of india the population and literacy ratio is still have a scope of improvement. Still government is not to achieve the 100 per cent connectivity of all individual through bank.



From the above table shows that the out of 100 respondents with different educational background 94 respondent has nationalize account. And remaining respondents does not have the bank account that means still there is no 100 per cent peoples connected with the banks. It is showing that still government need to linking individual peoples with the bank account.

Use of Different Cards and NET Banking for digital transaction:

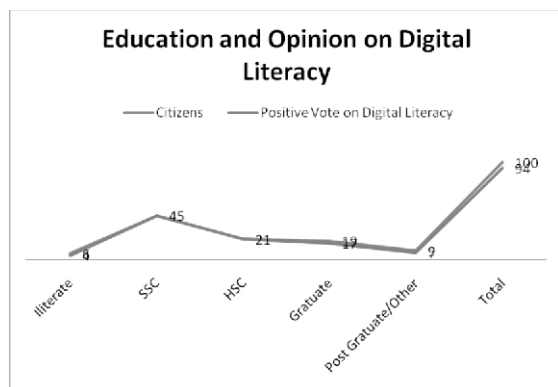
Awareness of the digital transactions is found unsatisfactory in the general society. Government is trying to transform all the cash transaction to cashless transaction even though public support for this mission is not good due to the lack of confidence to use the card transaction and awareness about the advantages of use of cash less transaction.



Above graph shows that only 38 respondents out of 100 respondents are using the net banking and card transaction instead of cash transaction. Remaining 62 per cent even they are different educational background they are prefer to cash less transaction.

Opinion on Digital Literacy

Many different opinions are coming from the different section of the society about the safe and secure money transaction which is affect on the actual market status of the objectives of the mission of digital literacy programme. For the purpose of acknowledge the opinion from society on digital literacy programme following graph analyse the data.



As per the above chart 94 per cent respondents are giving positive response about the practicability of the digital literacy. Even those respondents are not using the digital source to complete their transaction but they also marked the positive opinion on the digital literacy and its practical positive impact on the different issues of economy.

Hypothesis Test

Hypothesis framed for analyze the association among

education and implementation of digital literacy through different digital literacy awareness programme. "There is no association with the education and implementation of digital literacy in the society."

Above table shows that the out of 100 respondents 94 respondents have his bank account and out of that only 38 respondents are using the different cards to the payment of transaction. Even the less use of cards and NET banking by the respondent they are confidently respond on the positive impact of the cash less transaction on the different issues of cash transaction in the society.

Education	Citizens	Bank Account	Use of Credit/Debit Card for Transaction	Positive Vote on Digital Literacy
Illiterate	6	6	2	4
SSC	45	45	13	45
HSC	21	19	9	21
Graduate	19	17	14	17
Post Graduate/Other	9	7	0	7
Total	100	94	38	94

Conclusion:

The digital India programme aims to transform India into a digitally empowered society and knowledge economy by leveraging IT as a growth engine of new India. India is known as a powerhouse of the software in the world even though government services to the society are still comparatively low. The national e-governance plan is approved in 2006. The digital India vision provides the intensified encouragement for future progress for this steps and this can be promote inclusive growth that covers electronic services. India in 21st Century strives to meet the aspirations of its citizens where government and its services reach the doorsteps of citizens and contribute towards a long lasting positive impact. Organization of the Digital Literacy are becomes the more important now than earlier. Therefore research scholars are require to work on this issue with major focus on interdisciplinary approach of Digital Literacy and their allied sectors.

Suggestion:

For the achievement of successful Digital Literacy in India government require to make and set up a Strong Central and State Level Policy back up. Efforts require to Establishment of societies in the areas which offer potential for growth and establish the training program to skill development of Digital Literacy. Government requires making the separate financial provision for the Digital Literacy Programmes and their allied sector.

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An Impact of E-advertising on Consumer Behaviour in India

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Abstract— In current era technology and communication ways are rapidly changed & business communication is largely depends upon internet. Company's big problems are the skills/knowledge of how the consumers will respond to the products that support to accomplish final target of the company. E-advertising has always a powerful impact on purchase behavior of consumer. Consumer attract by most of the action therefore advertising become more involved which persuade their mind. Today's world is digitalized and business of our nation should apply e-strategies to capture entire market of the world which helps to follow the policy of Digital India. It will helps to developed our economy and we are reach at the door of foreign consumers through internet therefore e-advertising is essential. This study helps to advertisers to make their products popular by using electronic media.

This research study majorly focused on quantifying the impact of e-advertising on consumer behavior that moves the intension of consumer towards purchase the products.

Keywords—*E-advertising; consumer behavior; Digital India; Economy.*

I. INTRODUCTION

Company's big problems are the skills/knowledge of how the consumers will responds to the products that support to accomplish final target of the company. The icon of the product which is built by advertisers is strongly impact on consumer behavior. E-advertising has always a powerful impact on purchase behavior of consumer. Consumer attract by most of the action therefore

advertising become more involved which persuade their mind.

A. E-advertising

E-advertising means electronic advertising uses the internet and other type of media to aid a business to promote and sell its goods and services. It communicates with the consumers. It informs them about product variety and their availability.

A. Consumer Behavior

Consumer behavior is defined as “all psychological, social and physical behavior of potential customers as they become aware of, evaluate, purchase, consume, and tell others about products and services”. Actually purchase is the part of decision process. The process includes identifying the needs, search the information, evaluate the options, purchase decision and post purchase behavior. Consumer behavior not only include why, how and what consumer purchase but also includes where, how & what condition he purchase. The success of advertising is depends upon understanding of consumer behavior.

Philip Kotler in marketing management millennium edition mentions that the internet population is younger, more prosperous, well educated & they simply discover their way on the internet, the cyberspace population is becoming extra ordinary & miscellaneous. In the e-marketing, it is the marketer not the consumer who gives the permission & controls the interaction. E-consumers have around the clock access to varied information sources, making them superior up to date & extra discriminating shoppers. This study will be become more

beneficial to advertisers/companies/marketers to know the criteria of considering e-advertising & connecting them. WWW (world wide web) is a standard platform for advertising. E-advertising is a traditional form of advertising. It only changed, developed its communication way/strategies with new media, new technology which are based on current constraint. E-advertising is delivering through email, websites, face book, smart phones, online shopping websites, banner ads, blogs, e-mail, ad-supported software, web banner advertising- wallpaper advertising, pop up advertising, Floating advertising, etc.

Everyone has a smart phone and use internet, face book, whatsapp, twitter, etc. these all factors are supportive to e-advertising and it can impact on consumer behavior and without any efforts they can get their product by paid the money through internet. And e-advertising is necessity of current era/modern era. Consumer's shopping tendency, behavior also changing according to changes in technology. The good advertising pursued consumer tendency by using emotional and motivational factors.

Here it is very difficult to identify/understand how the consumers imagine, feel, believe and act about e-advertising, social media, e-shopping, etc. E-advertising can attract customers by apply special offers like festivals discounts, stock clearance sales. It creates demands and makes the people use online shopping and buy the products. E-advertising is a traditional form of advertising. It only changed, developed its communication way/strategies with new media; new technology which is based on current constraint and it offers more advantages than traditional media. The impact of this e-advertising is that children ask their parent about those product which are even not reach at market, these products are available on online. E-advertising is become the media for making the product very popular in short term period and this is reason for impact of new products in the mind of children's. E-advertising affect on consumer habits, demand, choice, less the competitiveness, etc. Introduction

II. OBJECTIVES OF THE STUDY

1. To study the concept of e-advertising.
2. To know the e-advertising impact on consumer behavior.

III. RESEARCH METHODOLOGY

The researcher used primary and secondary data. Primary data collected through consumer observation and secondary data collected from journals, magazines, articles, internet, books, research papers, etc.

IV. IMPORTANCE OF THE STUDY

This study helps to know how e-advertising affect on consumer buying behavior. Today's world is digitalized and business of our nation should apply e-strategies to capture entire market of the world. It will helps to developed our economy and we are reach at the door of foreign consumers through internet therefore e-advertising is essential.

V. SCOPE & LIMITATION OF THE STUDY

This research study is only limited to study the concept of e-advertising and to know its impact on consumer behavior.

CONCLUSION

E-advertising is a traditional form of advertising. It only changed, developed its communication way/strategies with new media; new technologies which are based on current constraint and it offer more advantages than traditional media. E-advertising is becoming successful to make positive impact on consumer behavior which attracts them towards purchase the products. Consumer behavior is flexible and in future e-advertising has a crucial role to achieve ultimate target of the company.

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An overview of e-learning in India

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Abstract— Education plays a very significant role in the development our self and our nation. Every country thinks about growth and development of their educational field to stay in today's era, because education is the wheel of development. M.K. Gandhi says, “Education is the process of development of mind, body and soul”. E-learning is a modern way of learning and it is significant for gaining skills/knowledge/ education with the support of electronic media/internet (Information and Communication Technology). 'E' alphabet is becoming the symbol of most recent era of information technology. It helps to provide employment and follow the government policy of digital India. It has different types of advantages and it is superior to the traditional techniques of learning. It has positive impact on education system not only in India but also in all over the world. This research paper study about impact, challenges, advantages and disadvantages of e-learning in India.

Keywords— *Education, Development, E-learning, Digital India.*

I. INTRODUCTION

E-learning is known as electronic learning. It is generally used to refer to computer/online enhance teaching and learning. It includes electronic device (web-based distance education) like computer, mobile phones, laptop etc, these provides video, audio, text & images. to provide training programme, educational and learning material and without attending classes on campus of college or institutes and obtain necessary qualification/degree/diploma which is recognized internationally. It helps to enable to people to study, learn anywhere and anytime. Here it has powerful role in the converting traditional education system into digital education system and in the development of India.

II. OBJECTIVES OF THE STUDY:

1. To know the role of e-learning in India.
2. To examine the impact & challenges of e-learning in India.

III. RESEARCH METHODOLOGY:

The researcher used both type of data for this research study. The primary data is based on observation and secondary data is collected through books, internet,

journals, magazines, research papers, articles, etc.

IV. IMPORTANCE OF THE STUDY:

The importance of this study is to understand the concept of e-learning, its impact, challenges, advantages and disadvantages in India also to examine it and make some solutions. It have powerful role in the converting traditional education system into digital education system and in the development of India. A person can that study anywhere and anytime helps to enhance their skills, ability and they can stand in the world competition and acquire jobs. It helps to provide employment and follow the government policy of digital India.

V. SCOPE & LIMITATION OF THE STUDY:

This study is only limited to e-learning system in India, its impact, challenges, advantages and disadvantages in India.

Introduction:

E-learning is a modern way of learning and it is significant for gaining skills/knowledge/ education with the support of electronic media/internet (Information and Communication Technology). 'E' alphabet is becoming the symbol of most recent era of information technology. Education plays a very significant role in the development our self and our nation. M.K. Gandhi says, “Education is the process of development of mind, body and soul”. Vivekananda says, “Education is the development of inner and outer power of body”. India is a leading country in the IT services provider's countries and in future India will play a significant role in the global e-learning service industry.

VI. IMPACT OF E-LEARNING:

E-learning brings positive impact/changes in our educational system that becomes superior to traditional educational system. It creates more opportunities to the students to get higher degrees in minimum efforts. It support to students to study anywhere and anytime that enhance their skills, ability and they can stand in today's growing competitive, globalize and digitalize environment. It affects to learn art/skill of the technology and infrastructural strategies. We can say it is a wheel of change.

VII. CHALLENGES:

India is an agricultural country and most of the population lives in rural area, so the challenge is that bring information technology in rural India and make awareness among people about e-learning.

There found lack of technology, infrastructure, electricity and internet connectivity. In rural area mobile calling is not done easily then how e-learning will works. Suppose these all problems are solved but what about its implications, are peoples acquire and follow it?

VIII. ADVANTAGES OF E-LEARNING:

E-learning helps to presenting huge number of study material to the students.

It helps to enable to student to make them inspire, independent, skilled person, good thinkers, leaders, learners, update and risk takers, etc.

It saves the time and money and it is a comfortable.

It helps to education make more obtainable, entertaining and students make more mobile.

It helps to learn whatever we want anytime and anywhere and offer online testing and quizzing (with fast delivery) means it reduce the paper based evaluation means in short e-learning protect to the environment in the lot of degree.

It helps to students to build up their resume by adding online courses.

It is more convenient to pursue higher degree education.

Students are become engaged and acquire 21st century knowledge & skills and its helps to generate positive results.

Students can contact with highly educated persons/teachers and they can select their interested topic, lessons/learning courses.

IX. DISADVANTAGES OF E-LEARNING:

E-learning is very expensive and its infrastructure is not easily affordable at every stages of learning place like schools, colleges, university, home, etc.

It reduces the creative ability, lack of discipline and lazy approach to study.

E-learning is easy but in actual is difficult.

There found lack of face to face interaction of teacher and students and slow assessment system.

Lack of transformational power and flexibility and it majorly depends upon technology.

Lots of technical issues and lack of computer literacy.

The online evaluation is limited to only objective type of questions and there is security of e-learning programmes, which are based only on knowledge based not on practical based.

In rural India, e-learning is not supportive and there have lack of electricity and internet connectivity.

CONCLUSION:

Today's world is globalized and technological and

e-learning helps to extensive utilize of educational training.

In rural India found lack of technology, infrastructure, electricity and internet connectivity, means in rural area mobile calling is not done easily then how e-learning will works. This is a challenge front of e-learning.

E-learning becomes popular among students in the world. It has different types of advantages and it is superior to the traditional techniques of learning. It has positive impact on education system not only in India but also in all over the world. India is a leading country in the IT services provider's countries and in future India will play a significant role in the global e-learning service industry.

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An Analysis of e-payment System in banking sector of India

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Abstract— E-payment system is also called internet banking/online banking/e-banking/virtual banking. It is an integral part of e-commerce. It is playing essential role in the development of banking sector & banking sector plays an essential role in the development of Indian economy. Its examples are debit cards, credit cards; ACH means Automated Clearing House network system which includes direct deposit & direct debit and electronic checks like e-checks. EFT (Electronic Fund Transfer) is the first e-payment system come into existence. We can say that e-payment system change the face of banking sector in India. E-payment system is an effective instrument which is essential to development of banking sector in India. It helps to achieve the target of Digital India.

The researcher discussed about advantages and disadvantages of e-payment system with its problems in this research study.

Keywords— E-payment system, Indian economy, EFT, Digital India.

I. INTRODUCTION

E-payment system plays a very essential role in today's globalize & digital (technological) world. This really supportive to build up & growing banking sector in India. This e-payment system helps to reduce cost & increase profit ratio also it helps to diverse traditional banking system towards advance technological system. Internet changed the face of world. Every person wants to use e-payment system to complete their transactions with better system than the previous system.

II. OBJECTIVES OF THE STUDY:

1. To analyze e-payment system in banking sector of India.
2. To find out advantages & disadvantages of e-payment system in India.

III. RESEARCH METHODOLOGY:

For this research study, the researcher used only secondary data & it is collected through the different types of sources like books, newspapers, journals, magazines, research paper, internet, banking reports, etc.

IV. IMPORTANCE OF THE STUDY:

The importance of this study is to analyze the e-payment system in banking sector of India with its

advantages & disadvantages. Also to people make aware about this system.

V. SCOPE & LIMITATIONS OF THE STUDY:

In this research study the researcher is study only regarding analysis of e-payment system in banking sector of India and its advantages & disadvantages.

VI. INTRODUCTION OF E-PAYMENT SYSTEM IN INDIA:

The vision of Digital India is to transform India into the digital/electronic empowered/developed society & knowledge economy and it helps to improvement of e-governance. It would promote to comprehensive enlargement of e-system (e-payment system) in India. RBI plays a very vital role in the development of payment system and settlement system of India for large value payments and retail payments which is secure, well-organized, comprehensive, endorsed, obedient, reachable & interoperable with international values/standards.

E-payment system is also called internet banking/online banking/e-banking/virtual banking. It is an integral part of e-commerce. It is playing essential role in the development of banking sector & banking sector plays an essential role in the development of Indian economy.

“Electronic payment system is a way of paying for a goods or services electronically, instead of using cash or a check, in person or by mail”. Its examples are debit cards, credit cards; RTGS, NEFT, m-Wallet, ACH means Automated Clearing House network system which includes direct deposit & direct debit and electronic checks like e-checks. EFT (Electronic Fund Transfer) is the first e-payment system come into existence. Murthy (2002) described 6 types of e-payment systems which are credit cards, PC-Banking, electronic cheques, smart cards, e-cash, micro payments. Electronic payment system has online and offline. Offline system handling at the bank and online system handling between payer & payee.

E-payment system is an effective instrument which is essential to development of banking sector in India. It helps to achieve the target of Digital India.

This e-payment system helps to reduce cost & increase profit ratio also it helps to diverse traditional banking system towards advance technological system. In traditional banking system people were keeps lots of bundle of money for makes the banking transactions & that

was highly risky to peoples but now because of e-payment system peoples easily do theirs transactions without any cash risk. This system makes successful to banking sector. Banking sector were face lots of problems while converting traditional banking system into e-payment system like lack of awareness, knowledge among customers, fear & high risk about this system, transactions security problems & adoption problems of electronic system, threats of viruses and hacking, lack of belief and technical experts, etc. But after that also this electronic system become successful in India's banking sector.

Advantages:

The transactions done easily with better speed, conveniently at anytime (day or night), anywhere (through banks or mobile or any internet services). It less the problems of security risks of transactions & here no need to use cash bundle of cash.

E-payment system helps to reduce transaction cost, save time.

It helps to increase in sales & decreased in cash payment and support to privacy.

It helps to make successful e-commerce with evidence (legal document), less work of paper and conveniently.

Increase banking sector efficiency, transparency and good image in India.

It helps to enhance people's standard of living.

Disadvantages:

Banking sector face the problems of hacking, fraudsters in rarely, because of that peoples are feared e-payment system, mostly illiterate persons feared & they belief in traditional system, new things not adopt easily), here found lack of trust & awareness among people.

It increased additional cost if services used at home or out of bank.

There are some problems regarding e-payment system which are found in following-

Problem of telecom network and lack of technical knowledge to the public (illiterate people), economical problems, internet language problem & lack of awareness in rural India.

VII. ADVANTAGES OF E-LEARNING:

E-learning helps to presenting huge number of study material to the students.

It helps to enable to student to make them inspire, independent, skilled person, good thinkers, leaders, learners, update and risk takers, etc.

It saves the time and money and it is a comfortable.

It helps to education make more obtainable, entertaining and students make more mobile.

It helps to learn whatever we want anytime and anywhere and offer online testing and quizzing (with fast delivery) means it reduce the paper based evaluation means in short e-learning protect to the environment in the lot of degree.

It helps to students to build up their resume by adding online courses.

It is more convenient to pursue higher degree education.

Students are become engaged and acquire 21st century knowledge & skills and its helps to generate positive results.

Students can contact with highly educated persons/teachers and they can select their interested topic, lessons/learning courses.

VIII. DISADVANTAGES OF E-LEARNING:

E-learning is very expensive and its infrastructure is not easily affordable at every stages of learning place like schools, colleges, university, home, etc.

It reduces the creative ability, lack of discipline and lazy approach to study.

E-learning is easy but in actual is difficult.

There found lack of face to face interaction of teacher and students and slow assessment system.

Lack of transformational power and flexibility and it majorly depends upon technology.

Lots of technical issues and lack of computer literacy.

The online evaluation is limited to only objective type of questions and there is security of e-learning programmes, which are based only on knowledge based not on practical based.

In rural India, e-learning is not supportive and there have lack of electricity and internet connectivity.

CONCLUSION:

We can say that e-payment system change the face of banking sector in India.

On the basis of this research study the conclusions comes out that e-payment system is essential instruments for entire development of banking sector in India. There are lots of advantages and disadvantages which are described in the above. This e-payment system helps to reduce cost & increase profit ratio also it helps to diverse traditional banking system towards advance technological system. It helps to achieve the target of Digital India.

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Online Consumer Behaviour

Analytical insights into the preferences of Indian online consumers

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Abstract— The Indian E-commerce Industry has been growing rapidly and is expected to reach \$200 Billion by 2026. It has been estimated that it will overtake the United States of America by 2035 and become the largest e-commerce market in the world. Due to the advancement in technology and availability of smartphones and internet to the majority of the population and high rate of digital buyer penetration, e-commerce is gaining impetus and thus, it becomes necessary to study and analyse the online consumer behaviour in the Indian context as more and more people are preferring shopping online irrespective of growing inflation rates.

Keywords—e-commerce; digital buyer penetration; consumer behaviour

I. INTRODUCTION

E-commerce (electronic commerce or EC) is the buying and selling of goods and services, or the transmitting of funds or data, over an electronic network, primarily the internet. These business transactions occur either as business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C) or consumer-to-business (C2B). The terms e-commerce and e-business are often used interchangeably. The term e-tail is also sometimes used in reference to transactional processes for online shopping.

The world witnessed commercial activity on the internet for the first time in 1991 which was later termed as 'e-commerce'. At that time, no one could've perceived the future possibilities that the world of e-commerce will provide to the users of the internet in the coming decades including buying and selling online, booking tickets, paying bills etc. It was also unimaginable to say that India would enjoy a substantially large share in the growing global e-commerce market.

The first instance of e-commerce in India was in 2002 when the Government of India started the IRCTC Online Passenger Reservation System which allowed the public to book train tickets from anywhere conveniently without any hassles. After the success of the IRCTC initiative, the same online booking model was followed by low cost airlines to enable booking of flight tickets in 2003. The

acceptance of e-commerce by the Indian population on a large scale prompted other market players to also try their luck at indulging in e-commerce activities. Online shopping was reinvented and gained popularity by a deep discount model introduced by Flipkart in 2007. Thereafter, there has been immense growth in the e-commerce sector in India.

In the year 2009, e-commerce market in India was around \$2.5 billion which has grown to \$15 billion in 2016 and expected to reach \$17 billion in 2017 and according to the report of RedSeer Management Consulting, the market will reach \$88 billion in 2020 while a Morgan Stanley report claims that the market will be worth \$200 billion by 2026. One study has claimed that India is the fastest growing country in terms of e-commerce.

YEAR	SALES (BILLION U.S. DOLLARS)
2011	8.68
2012	12.2
2013	16.32
2014	20.74
2015	25.65
2016	31.31

Table 1: E-commerce sales in India from 2011-2016 in billion U.S. Dollars (Source: Statista.com)

I. REASONS FOR GROWTH OF E-COMMERCE IN INDIA

A. Variety of products and services available online

At its inception, there were very few products and services available online. The retail sector was mainly dominated by books and apparel which was later expanded to include electronics and has gradually grown to what it currently is i.e. market for all viable products right from groceries and daily need goods to high cost consumer durables.

A lot of sellers with physical stores have set up online stores so as to capitalize on this growing trend to shop online rather than to visit stores physically to buy products. Stores with large retail chains like ShoppersStop, Lifestyle

store, FBB, Westside etc. have started online storefronts in the past couple of years.

Large online websites like Flipkart, Amazon India and Snapdeal have diversified the products sold on their sites to include every category of product that a consumer might require so anyone interested in purchasing products from two or more categories of products need not visit various websites.

At the same time, there are websites which have chosen to focus on a single category of products and have been very successful at becoming market leaders in the same. For example, Lenskart sells eye wear and eye care products only, Bluestone and Caratlane sell only jewellery, Pepperfry sells furniture and home designing products etc. Another major trend that has been noticed in the market for personalized or customized products where the websites allow consumers to personalize products using either text or uploading images thereby designing the products themselves which makes the consumer feel more involved or related to the product they are ordering. The examples of this are Printvenue, iVstaprint, iTasveer, etc.

B. Increase in number of Internet users

As of January 2017, there are around 420 million Indians who use the internet which corresponds to approximately 33.6% of the population. The reported number of internet users in June 2012 was just 135 million which was 10.8% of the population. According to a World Bank Report, in 2011 just 10.1% of the Indian population were internet users. Thus, we can conclude that the number of Internet users grew by almost 233% in the last 6 years.

C. Large scale acceptance and dependence on online payments

According to data available with the RBI there was 609% growth in online payments in the financial year 2011-12 as compared to a decline of 49.40% in 2010-11. Since 2011-12, there has been constant growth in the volume and value of online payments which grew by 26.8% in 2016-17.

D. Growing use of Internet enabled devices

In 2011, the number of smartphone users in India was a mere 33.2 million which has grown by almost 800% to reportedly cross the 300 million mark in January 2017. Similarly, the number of tablet users has grown from 23 million in 2013 to 54 million in 2017. Thus it is ascertainable that the users of internet enabled devices in India is growing manifold since 2011. According to Morgan Stanley, people who have been using the internet for two years or less don't transact business on the internet. However, once a person has been online for five years or more, they're more likely to transact online. For now, it accounts to 30% of the 432 million internet users in India. In 2016, 77% of the urban people and 92% of the rural people who accessed the internet did so by using a smartphone whereas 6% of the urban people and 1% of the

rural population used tablets for the same purpose.

E. Demographics

Based on data available from the 2011 Census and Election Commission of India, around 31.3% of the population is between the ages 18 and 35. According to a recent survey conducted by American Express - Nielsen, 99% of the people aged 18-25 and 98% of the people aged 26-35 are likely to shop online, 81% of this age group prefers to pay bills online and around 70% of the people aged 26-30 are likely to opt for online payment. Thus, the demographic factor strongly favours the growth of e-commerce in India. According to a report titled 'Internet in India', there were around 136 million internet users in 2016 in this demographic. Overall, 34% of the people used the internet for the purpose of online shopping and 27% used internet for online services related to e-commerce.

F. Growing investment in logistics and warehouses

According to a study by KPMG, Online retailers say they have extended their reach to "12,500-15,000 pin codes" out of nearly 100,000 pin codes in the country. There are also reports of online retailers trying to tie up with India Post and petrol pump stations to reach out to more customers. Expected aviation boom in small cities might also widen the reach of online retailers in future. With estimated investment of nearly \$2 billion in logistics and warehouses by 2020, the reach of online retailers to deliver their products in remote locations is set to increase. Many companies are set to invest in specialised logistic services with a view to facilitate delivery of online retailers in coming years.

G. Personalised experience provided by online sellers and service providers

Almost all online sellers and service providers allow consumers to create and maintain accounts on their website which allows them to save information like name, contact details, billing and shipping address, some even allow to save payment information. This enables consumers to save time as they do not have to fill the same information every time they place an order. Based on ordering history, the e-tailers and service providers will provide updates and suggest similar products to the consumers, they also inform consumers when there is a decrease in price of the products they previously ordered or provide information about new offers or discounts given on the same. Most websites also allow consumers to repeat the orders with just one click.

All this makes the consumers feel that they will save time and their work will become very easy by this feature provided by e-tailers. Thereby increasing use of e-commerce at a fast pace.

II. E-COMMERCE IN INDIA: TRENDS AND STATISTICS

A. Top 10 e-commerce online stores in 2016 based on net sales products online in India

RANK	NAME OF STORE	YEAR OF FOUNDING	PRODUCTS OFFERED	NET SALES (MILLION U.S. DOLLARS)
1	Amazon.in	2012	Electronics, Apparel, Fashion and Cosmetics, Personal hygiene products, Sports and fitness accessories, Toys, Books, Entertainment (movie, music etc.) etc.	437.7
2	Flipkart.com	2007	Electronics, Fashion, Home and Furniture, Books and more, etc.	398.9
3	Snapdeal.com	2010	Fashion, electronics, home and living, daily needs, automotive, books, musical instruments, hobbies, online education, gaming, etc.	258.7
4	Myntra.com	2007	Lifestyle apparel, branded footwear, accessories etc.	198.3
5	Jabong.com	2012	Fashion and lifestyle products	175.7
6	Bigbasket.com	2011	Grocery and other household products	98.3
7	Ebay.in	2000	Buy and sell electronics, cars, fashion apparel, collectibles, sporting goods, digital cameras, baby items etc.	69.6
8	Shopclues.com	2011	Mobiles, electronics, laptops, home appliances, fashion, shoes, home & kitchen products	37.1
9	Infibeam.com	2007	Mobiles, books, electronics, clothes, shoes, laptops, home appliances	36.6
10	Firstery.com	2010	All kids and baby products	34.8

Table 2: Showing the top 10 e-commerce online stores based on net sales in Million U.S. Dollars in 2016 (Source: statista.com)

It can be observed from the above table that Indian consumers frequently use e-commerce for a wide range of shopping that includes purchase of apparel, footwear, electronics, fashion accessories, sporting goods, groceries and other items of daily need, household products, toys, books, items of entertainment like music, DVDs, movies etc., baby products, cosmetics, hygiene products etc. It can also be observed that consumers shopped more on sites like Amazon India, Flipkart and Snapdeal where variety of categories of products are sold.

A. List of top 10 most purchased categories of

Apparel – Online apparel sales are expected to grow four times until 2020. By 2020, India is expected to generate 100 billion U.S. Dollars revenue of which 35 billion U.S. Dollars will come from apparel e-commerce. Every 3rd query on Google is fashion related and this trend is increasing at 65% annually. Key players in apparel e-commerce currently are myntra.com, jabong.com, flipkart.com, koovs.com, limeroad.com, voonik.com.

Consumer Electronics – According to latest industry analysis, India is expected to become the 5th largest consumer durables market in the world by 2025. The consumer durables is expected to increase to 400 billion dollars by 2020. The production is expected to reach 104 billion by 2026. Consumer electronics category is the largest product category in e-commerce, with an estimate of 21.8% of total web sales. This is expected to go up to 22.1% of the total by 2018. The leading websites in this category are naaptol.com, homeshop18.com, ebay.in, infibeam.com and amazon.in.

Footwear – Consumer durables marker is expected to grow at 13% from 2005 to 2020. India's FMCG industry grew at 12% in 2016 reaching sales figure of 49 billion dollars. Markets leaders in this segment are crocs.com, myntra.com, jabong.com, yepme.com, zappos.com etc.

Food, health and Beauty supplements – India's online grocery market is estimated to grow at a compounded annual growth rate of 62% between 2016-2022. The overall grocery market in the country is already worth over 360 billion dollars making India the sixth largest grocery market in the world and is expected to touch 1 trillion dollars by 2020. Websites involved in this are bigbasket.com, grofers.com, zopnow.com, patanjaliayurved.com, herbalife.co.in, amway.com etc.

Jewellery – As per reports, a piece of jewellery gets sold online in India every 5 minutes. Online jewellery market is expected to hit 3.6 billion dollars in the next 3 years which is roughly 20% of the global market size estimated. Major websites dealing in jewellery online are bluestone.com, voylla.com, cilory.com, craftsvilla.com and kraftly.com.

Fashion accessories – Analysis says it is expected to grow at 64.87% in the period from 2014-2019. It is estimated that fashion sales on the internet will grow to 35% by 2020. Leaders in Indian online fashion industry are instyle.com,

mirraw.com, stylefiesta.com, fashionandyou.com, limeroad.com and craftsvilla.com.

Toys and Video games – Toys and video games (mobile gaming, console based and PC games) form a considerable share in the e-commerce market since the demand for these is never ending and with constant changes and up gradation and inventions there are new toys and video games available to induce the consumers to purchase the same. Popular sites in this sector are toywiz.com, hamgo.com, firstcry.com, snapdeal.com andshopclues.com.

Kitchen and home furnishing – Online furniture space has huge growth opportunity as more and more of the 20 billion dollars unorganized furniture market moves online. Home furnishing is projected to cross 6 billion dollars by 2020. The market leaders are pepperfry.com, urbanladder.com, ikea.com, fabfurnish.com, shopclues.com and amazon.in.

Subscriptions – India ranks third in English language publishing after US and UK. eBooks are expected to account for 25% of the topline of publishers in India in 2020 up from current 10%. Websites leading this industry are magzter.com, vikatan.com, amazon.in.

Homemade goods – Handicraft industry also has great demand online and forms part of the consumer durables category which has a huge share in the Indian e-commerce market. The market players are craftsvilla.com, etsy.com, madeitmyself.com, kraftly.com.

A. Uses of e-commerce for the Indian consumers

Reasons for accessing Internet by Indian consumers	Percentage of users
Shopping	98%
Booking Tickets	95%
Online Bill Payment	75%

Table3 : Showing reasons for accessing Internet by Indian consumers (source: American Express-Nielsen survey)

Shopping – A study by ASSOCHAM-Resurgent India has found that about 69 million users made online purchases in the year 2016. This is due to the rise of digital natives, better infrastructure in terms of logistics, broadband and Internet-ready devices. The same study has forecasted that the number of people shopping online will cross the 100 million mark in 2017. The trend in shopping is that e-tailers start with a single category of products and later on diversify to two or multiple categories. For example, Flipkart.com was initially set up for selling books online but it broadened its horizons to selling electronics, apparel, footwear, entertainment, fitness and sporting goods etc. and Snapdeal.com which was set up as a group discounting site

was later converted into a marketplace. E-tailers are constantly trying to innovate and adapt new models to make themselves more appealing for the consumers. E-tailers also resort to various advertising and promotional strategies to induce the consumers to buy products online. Flipkart's 'Big Billion Days' and Amazon India's 'The Great Indian Shopping Festival' are examples of such promotional schemes and it has been reported that 60% of the people get motivated to buy online during these discount days. Even lucrative offers tend to influence shopping online; 40% people are attracted by cashback offers, 38% by discount coupons and 35% by freebies and additional offers.

Booking tickets – There are two types of ticket bookings; entertainment and travel. The revenue from online travel booking in 2017 is estimated to be 4417 million U.S. Dollars. The expected growth in the sector till 2022 is 16.8%. Consumers are resorting to book tickets online for both these purposes since they prefer to avoid travelling physically just for making reservations and standing in long queues and spending a lot of time in the whole process.

Therefore, they find it very convenient to just book tickets online by using either websites or through mobile apps. Websites like yatra.com, makemytrip.com, goibibo.com, irctc.co.in, along with sites of individual airlines and websites like booking.com, trivago.com, etc. are major players in the travel industry online in India. Revenue from entertainment ticket sale online is forecasted to be 153 million U.S. dollars. Expected growth from 2017-2022 in this sector is 32.4%. The largest component of this is the segment of cinema tickets followed by sports tickets and music events. Websites like bookmyshow.com, grabon.com, pvr cinemas.com, etc. are leaders in the online entertainment ticket booking market.

Online bill payment – Due to large scale acceptance of online payments, more and more consumers are preferring to pay their bills online for services like electricity, telephone, broadband, gas, cable or Direct to home services, financial services (credit card and other services), etc. In 2014, 0.5% of the total bill value was paid through online payment method for various services provided to Indian consumers. However, this figure is expected to grow to 2.7% by 2019. It has been reported by American Express-Nielsen survey that 3 out of 4 teens prefer to pay bills online and about 81% of the consumers in the age group of 18-30 have adopted online payments.

I. CONSUMER BEHAVIOUR: COMPARATIVE STUDY BETWEEN TRADITIONAL CONSUMER BEHAVIOUR AND ONLINE CONSUMER BEHAVIOUR

“Consumer behaviour is the study of how individuals, groups and organisations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and wants” (Kotler and Keller, 2006).

A. Factors affecting traditional consumer behaviour

Cultural Factors (Culture, Sub-culture and Social Class): It is believed that an individual learns the set of values, perceptions, behaviours, and preferences at

a very early stage of his childhood from the people especially, the family and the other key institutions which were around during his developmental stage. Thus, the behavioural patterns are developed from the culture where he or she is brought up.

Social Factors (Reference groups, Families and Role/Status): The human beings live in a complex social environment wherein they are surrounded by several people who have different buying behaviours. Since the man is a social animal who likes to be acceptable by all tries to imitate the behaviours that are socially acceptable. Hence, the social factors influence the buying behaviour of an individual to a great extent.

Personal Factors (Age/Life Cycle Stage, Occupation, Economic Circumstances, Lifestyles and Personality/Self Concept): There are several factors personal to the individuals that influence their buying decisions. This factors are specific to just one individual and vary based on the circumstances and stage while the consumer is making a buying decision.

Psychological Factors (Motivation, Perception, Learning and Beliefs/Attitude): The human psychology plays a crucial role in designing the consumer's preferences and likes or dislikes for a particular product and services.

However, all these factors find little significance in terms of online buying behaviour or online consumer behaviour since most of these factors become irrelevant and ineffective for making buying decisions. These factors vary greatly from person to person as every individual is unique and his behaviour is also unique and cannot be stated accurately.

B. Reasons for variable factors affecting traditional and online commerce

The impetus provided by availability of internet facility at low cost and even the widespread penetration of smartphones and tablets and other devices which allow people to access the internet freely and take part in e-commerce activities, new factors need to be determined so as to understand and analysis how a consumer makes a decision while transacting online. According to the statista.com, the Statistics Portal the number of online buyers in India in 2016 was 130.4 million and the digital buyer penetration (percentage of internet users who transacted online) was 43.8%. It has been estimated that the number of buyers will grow to 329.1 million by the year 2020 and the digital buyer penetration would be 70.7%.

C. Factors affecting online consumer behaviour

Oppenheim and Ward in 2006 said that the sole reason for buying online was convenience. E-commerce enables a person to purchase or sell products, pay bills, book tickets etc. conveniently from anywhere without ever having to go to any shops or stand in queues. Initially there was lack of e-commerce websites which did not allow consumers in India with a variety of options to transact business over the internet but now there are hundreds of websites providing similar products or services and hence, it makes it even more convenient for the consumers to use e-commerce over

traditional commerce.

Apart from convenience, the website i.e. seller of products or service provider will have a huge impact on the decision making of the consumer. Consumers are more likely to use a website that is trustworthy and has a good reputation overall as they are reluctant about participating in e-commerce due to financial and product risks attached therewith.

The following a table showing various factors that affect online consumer behaviour –

FACTORS	SUB-FACTORS INVOLVED
Convenience	Buying products at any time Ease of choosing and comparing products Availability of detailed information while shopping On-time delivery Risk of non-delivery of ordered product
Website or App design and features	Help in searching products with ease Ease of navigation and placing an order Layout is helpful in searching and selecting right product Familiarity of website Quality of information provided by the website Quality of reviews on the website or app
Time saving	Less time to purchase or place the order Require less time in evaluating and selecting a product Faster delivery options
Security	Trustworthiness of the website Feeling of safety while placing an order online Safety in making online payment for the order Overall security of the information shared with the website while placing an order
Financial	Variety of payment methods available Risk of losing an amount of money while placing an order online Safety of bank account or credit/debit card information or any other payment related information provided while placing the order Risk of personal information being disclosed
Product	Whether the product delivered will match the product ordered online Risk of product description being accurate Inability to hold and see product before ordering
Return policy	Whether the product can be returned or not if it does not match the description or is faulty or damaged in any way Exchange products like apparel etc. if they do not fit or are wrongly sent instead of the one ordered Refund policy for returns
Offers or Possible savings	Discounts offered for returning customers Clubbing of products into bundles Coupons Free gifts Cashback offers

Table 4: Showing factors that affect online consumer behaviour
I.TYPES OF CONSUMER BEHAVIOUR

		Involvement	
		High	Low
Difference between brands	Many	Complex Buying Behaviour	Variety seeking Buying Behaviour
	Few	Dissonance – Reducing Buying Behaviour	Habitual Buying Behaviour

Figure 1: Matrix showing types of consumer buying behaviour

A. *Complex Buying Behaviour*

Consumers go through complex buying behaviour when they are highly involved in a purchase and aware of significant differences among brands. Consumers are highly involved when the product is expensive, bought infrequently, risky and highly self-expressive. Typically, the consumer does not know much about the product category and has much to learn. Many of the product features carry no meaning to him or her. This buyer will pass through a learning process characterised by first developing beliefs about the product, then attitudes, and then making a thoughtful purchase choice. This in terms of e-commerce is applicable to electronics. All e-tailers try to give various details and specifications of the products they are selling so the consumer can go through the given features and choose a product that suits him. In some cases, there are e-tailers who allow consumers to compare two or more products of the same category so the buyer can make an informed decision. At times, informative videos and other graphics are also provided to give more details about the product. All this is done to ensure that the consumer is provided with full description of the product he or she is researching and interested in buying.

B. *Dissonance-Reducing Buying Behaviour*

Sometimes the consumer is highly, involved in a purchase but sees little difference in the brands. The high involvement is again based on the fact that the purchase is expensive, infrequent, and risky. In this case, the buyer will shop around to learn what is, available but will buy fairly quickly because brand differences are not pronounced. The buyer may respond primarily to a good price or to purchase convenience.

After the purchase, the consumer might experience dissonance that stems from noticing certain disquieting features of the product or hearing favourable things about other brands. The consumer will be alert to information that might justify his or her decision. The consumer will first act, then acquire new beliefs and end up with a set of attitudes. Here marketing communications should aim to supply beliefs and evaluations that help the consumer feel good about his or her brand choice. To do this e-tailers allow buyers to submit reviews of products they have purchased and the said reviews are publically available so the potential consumers can read the same and understand the features of the products better.

C. *Habitual Buying Behaviour*

Many products are bought under conditions of low consumer involvement and the absence of significant brand differences. Consumers have little involvement in the product category. They go online and select the same brand. This is out of habit, not strong brand loyalty.

There is good evidence that consumers have low involvement with most low-cost, frequently purchased products. Consumer behaviour in these cases does not pass through the normal belief/attitude/behaviour sequence. Consumers do not search extensively for information about the brands, evaluate their characteristics, and make a weighty decision on which brand to buy.

Instead, they are passive recipients of information as they watch or see ads. Ad repetition creates brand familiarity rather than brand conviction. Consumers do not form a strong attitude towards a brand but select it because it is familiar. After purchase, they may not even evaluate the choice because they are

not highly involved with the product. So the buying process is brand beliefs formed by passive learning, followed by purchase behaviour, which may be followed by evaluation.

When it comes to habitual buying behaviour, e-tailers make use of this by constantly suggesting products to a consumer based on buying history and showing pop-up ads about the products that have been purchased previously. They even send updates via email or SMS when the price of said products falls or when there are offers or discounts on them. This induces the consumer to purchase the product without thinking much.

D. *Variety seeking buying behaviour*

Some buying situations are characterised by low consumer involvement but significant brand differences. Here consumers are often observed to do a lot of brand switching. The consumer has some beliefs, chooses a brand without much evaluation, and evaluates it during consumption. But next time, the consumer may reach for another brand out of boredom or wants to try a different brand. Brand switching occurs for the sake of variety rather than dissatisfaction.

E-tailers will encourage variety seeking by offering lower prices, deals, coupons, free samples and advertising that presents reasons for trying something new.

CONCLUSION

India is the fastest growing e-commerce market and there are various factors due to which the growth will continue to show a positive trend in the coming years. The number of Internet users is estimated to grow in the coming years along with the number of smartphone users, thus enabling more digital buyer penetration. Also supporting this growth will be the acceptance of people and their increasing dependence on online payment methods as well as digital payment methods like wallets etc. One more important factor supporting more consumers of e-commerce is large scale availability of infrastructure and increase in internet connectivity over India thereby enabling e-commerce sellers and service providers to access more and more areas that have remained untapped for a long time.

More and more people are preferring participating in e-commerce over traditional commerce and some are even venturing into solely e-commerce without having a traditional place of business. Even investors are preferring to invest their money in e-commerce related ventures over others and this is expected to grow even more due to favourable environment created in the past few years.

Apart from the above factors, one more favourable factor that is expected to come into play in the future is the use of digital payment services and digital wallets. The number of users of these are increasing and these companies are tying up with e-tailers to offer discounts or cashback offers so that more people will be attracted to make payments via these apps like paytm, freecharge, etc. In the aftermath of demonetisation, digital payments and wallets have gained more popularity and consumers are trusting them for safely making payments for online orders and utility bills.

It has been projected that India will become the leading e-commerce market in the world in the coming two decades due to the factors favouring positive growth overall.

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The Role of Internet of things in building Smart Cities to align with technology policy of India

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Abstract

Purpose: This paper focuses on aligning the smart city mission given by Ministry of Housing and Urban Affairs, Government of India with technology policy of India for future growth and prosperity. It also focuses on how digital economy can bring India amongst world's first four economic powers by 2025 through information communication technology and smart governance.

Design/Methodology/Approach: The study is exploratory in nature and has focused on literature review to understand the preparedness of stakeholders in building the smart cities through the use information communication technology. Special focus is given to understand how internet of things will play a role in building the smart city in developed countries that can be institutionalized as a role model for future smart cities in India.

Findings: As per government initiative, Ministry of Urban Development, has taken up a smart city mission and special purpose vehicles have been established for building 100 smart cities. The task is mammoth and there are challenges in terms of planning, executing and operationalizing these huge initiatives especially when it comes to amalgamate the technology with infrastructure projects. Huge infrastructure projects have been done past. However since the smart city encompasses all the aspects of social and economic growth, the initiative requires holistic approach in use of resources. The study concludes that as compared to developed nation, the developing nations particularly India have challenges of having infrastructure in place, adopting modern technology and having required broadband/wireless network. The public-private-partnership model that is being thought for building infrastructure of smart cities needs more robust and sustainable approach to replicate this initiative across these 100 cities and many more that will come in future. While government is taking initiatives for renewable energy, electric cars, digitalization etc. the

maturity of Internet of things (IOT) framework is at very nascent stage and will need more strategic approach at national level to make India as one of the fastest growing economy by way of digitization and smart governance.

Research Limitations: Research done on role of internet of things in smartcity projects is scarcely available and hencedoes not portray the holistic approach that should be followed to embark the eGovernanceproject at national level. Surprisingly not much research on smart city is available for developed nations as well.

Key Words: Smart City, eGovernance, Digitisation, Smart Governance, Internet of Things (IOT)

1.0 Introduction

As per the studies in the recent past, it is very clear that there is a big divide between urban and rural ecosystem. With more and more people moving towards urban areas the strain on the cities are increasing many folds. With natural resources being constant, rather getting depleted year on year, it is very challenging for local bodies of urban areas to manage the influx of people. Over the years, many of the developed nations have adopted and realized the concept of SMART city giving their citizens quality of life. This has not only enhanced the physical infrastructure but also the economy of the nation by creating more jobs, providing better education, providing better health care facilities and transportation facilities.

The concept of SMART city has six pillars. These are Smart living, Smart Government, Smart environment, Smart mobility, Smart economy and Smart People. Till last decade, technology has played major role in making the organisations competitive by way of use of internet, various application systems, and various databases. This decade has provided more technology options like Cloud, Analytics, Augmented reality and Internet of things to bring the disruption the way organization behave, way organizations manufacture their products and the way people will consume these products. That's where internet

of things is becoming more popular and more essential to build the SMART cities.

The evolution of Internet of things dates back to early 1999 when companies announced their products to be controlled through internet. However during 1974, ATM's went online and were considered to be the first IOT device. It is predicted that more than human to human connection there will be an explosion of machine to machine connection. Experts vouch that this is possible because of Information Communication Technology (ICT) that allows to get connected anytime, anywhere, any place using anything. According to Gartner by 2020 there will be 100 billion devices connected to the internet which is more than number of human beings on the earth planet. This has given rise to many new research areas in IOT, Routing, Data links, Analytics, Apps & Software, Security and many more.

2.0 Research Background

The literature review is done with the intention of identifying the problems of citizens of urban area and how technology especially internet of things can play a complementary role in making the quality of life better and sustainable in India. Not many research papers in this area particularly for India are available.

2.1 Smart City

There are many definitions of smart city found in literature. Most of these definitions have emerged out of the need to provide a good ecological surrounding for the well being of the citizens of the country using technology. As per UK Department of Business, it deals with innovation, skills, technology, and people engagement to have hard infrastructure acting intelligently for the demands of the society so as to have vibrant economy. The British Standards Institute defines this as an amalgamation of humans, technology, physical infrastructure to deliver sustainable and growing ecosystem for future current and societal needs. One of the big company states this as interconnected society making optimum use of limited resources for sustainable growth. Other company states that the objective of smart city is to provide scalable, solution to provide better quality of life at optimum cost using information communication technologies. In short, a smart city is one that uses information technology to solve urban problems. As per the studies done by many research organizations like KPMG, PriceWater House Cooper and many more, the smart city pillars comprise of physical infrastructure, social infrastructure and institutional infrastructure. Andrew Whitmore, et.al, 2014

states that under physical infrastructure focus is on renewable energy, solid waste management, water supply management, multimodal transport, affordable and smart housing, cyber connection, disaster management and connectivity. Under social infrastructure the focus is on education, healthcare, and entertainment, inclusive planning, building homes. Under institutional infrastructure the focus is on people participation, speedy service delivery, skill development, security, environmental sustainability, ICT based service delivery. While there is no global framework to develop smart city, there are some areas that are covered under smart city as a norm. These are Transport, Spatial Planning, Water supply, Sewage and Sanitation, Solid Waste Management, Storm Water Drainage, Electricity, Telephone Connection, Wi-Fi Connectivity, Health care facilities, Education, Fire-Fighting and many more. Some quantitative numbers are attached to each of these services. Some benchmarks with respect to services that will be provided under each of these areas are also well documented. E.g when it comes to transport it is agreed that under smart city mission there will be maximum time of 30 minutes in small and medium size city and 45 minutes in metropolitan city. Another example is there will be 24 x 7 water supply, 24 x 7 electricity etc.

2.2 Internet of Things

Until recently ecommerce, mobility, cloud computing, Analytics were the words used across the industry in global environment. Digital marketing, web and media analytics has gained the popularity when consumers started their discussions over facebook, twitter, instagram and many more mediums. The backbone of all these social interaction is Internet. When this internet was hooked up to mobiles the things became more fast and handy. Mobile applications, ecommerce application thus emerged out of this. The RFID's, PDA's and sensors used across consumables, machines and various products when got hooked up to internet created another revolution which gave rise of machine to machine connection in addition to people to people. This is when Internet of things came into existence. It is expected that by 2020 there will be 50 billion things connected to internet (IDC, 2012).

Various definitions are available for this new coined word. Internet of things is Network of smart things capable of sensing the physical world that can communicate without human intervention (Y Haung et.al, 2010). He further mentions in his paper that IOT connects real world objects, gathers the information, synthesis it and embeds

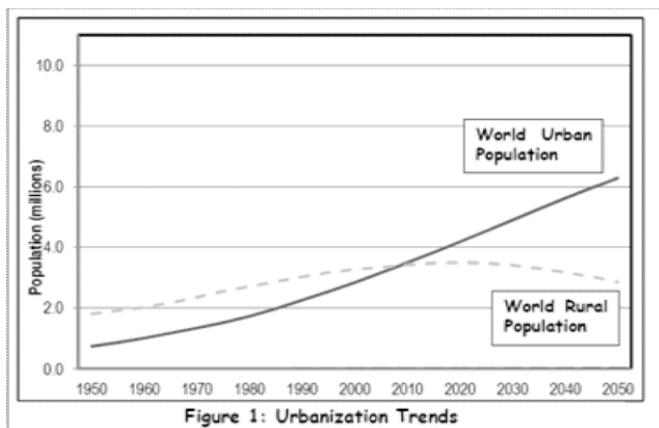
intelligence in the system and take useful autonomous decisions. Internet of things is a ecosystem that connects objects like sensors, RFID, PDA's, smart devices, smart homes, smart wearable to communicate with each other without human intervention in business environment as well as social environment (Y.Yu, et.al, 2010).

2.3 The role of internet of things in building smart Cities

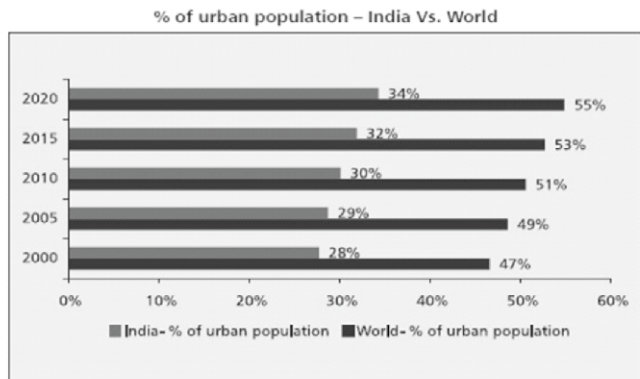
The origin of smart city and internet of things is totally different. While smart city is purely to manage the issues and challenges of urban areas through governance (P Guiliemin et.al, 2009), internet of things is purely technical in nature which talks about electronic gadgets, networks, cloud servers, application servers, databases etc. (Christin D. et.al, 2009). Until recently sensors, RFID's, PDA's were used for business purposes especially for business to business and business to customer transactions. Ecommerce has changed the game with underlying unique selling point of the business as speed and customisation. That's where these gadgets got hooked up to internet. The role of IOT is now beyond business. It has a key role now in building the smart cities. The typical examples of use of IOT in building smart cities are providing smart parking, smart lighting & grid, citizen apps, analytics and surveillance, Public Wi-fi, smart buildings, smart transportation, smart waste management system etc. Each of these applications involves hard infrastructure as well as electronic gadgets. While hard infrastructure is the basic foundation, the electronic gadgets provide intelligent governance. Thus IOT has become the essential driver in building the smart cities.

2.4 Preparedness of India towards SMART City Initiative vis a v Developed Nations

As per 2014 revision of the World Urbanization Prospects by UN DESA's Population Division following trend of urban vs. rural population is shown.

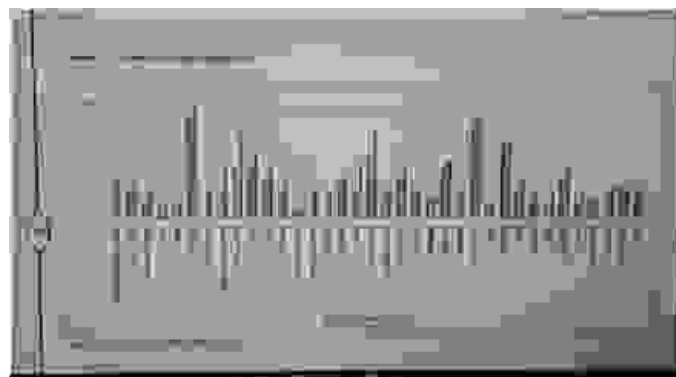


It also states that the largest urban growth will happen in countries like India, China and Nigeria. The body states that china will alone have 221 cities with 1 million people by 2025. India is expected to grow from 377 million in 2011 to 600 million in 2030. The growth in terms of number it is represented as under



Source: United Nations

The level of urbanization % increase in India is represented in the following graph



The ministry of Urban Development, Government of India states that the growth in urban population is 2.67% per annum during 2001-2011. This is substantiated with the fact that the urban population grew to 377.1 million as compared to 286.1 million in 2001 census. The level of urbanization in the country as a whole increased from 25.7% in 1991 to 27.82% in 2001 and to 31.14% in 2011 – an increase of 3.3 percentage points during 2001-2011 compared to an increase of 2.1 percentage points during 1991-2001. The another trend that shows the growth of Urban cities is the share it brings in GDP of India.

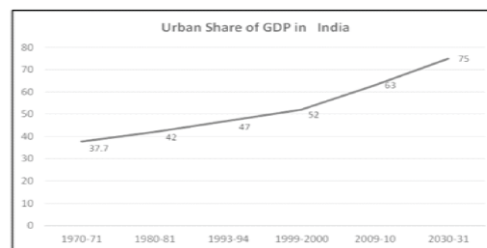
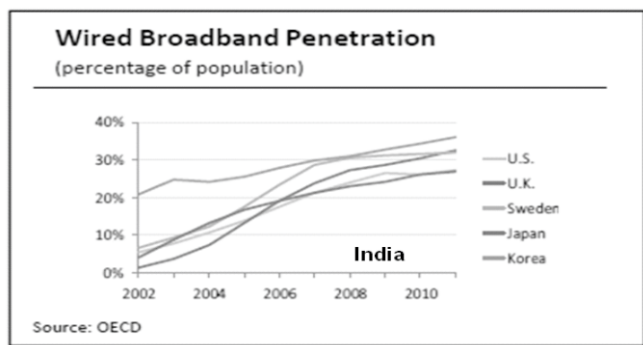


Figure 2: Urban Share of GDP in India

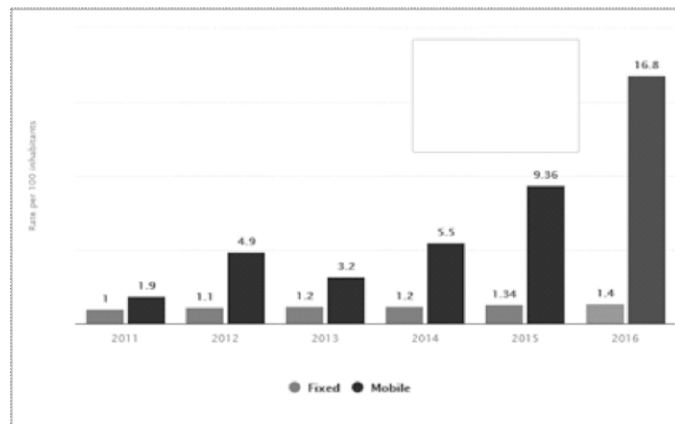
This compliments the statement that “Cities are growth engines of economy”. That is where government of India has published the list 100 smart cities to be developed in stages.

Technology today has become backbone of every nation. While developed nations are very fast in adopting new technologies because of their strong economic positions, their familiarity with technology, R & D efforts put in technology, the global scenario demands that developing countries also adapt to these technologies sooner or later to remain abreast with world.

India has emerged as a developed economy since last few years. More focus on technology, systems, policies etc. has attracted heavy investment in manufacturing, infrastructure and telecom industry. This has created a conducive environment in taking up smart city projects in India. The growth of broadband and wireless consumption as per the facts given by Organisation for Economic co-operation and Development (OECD) are as under:



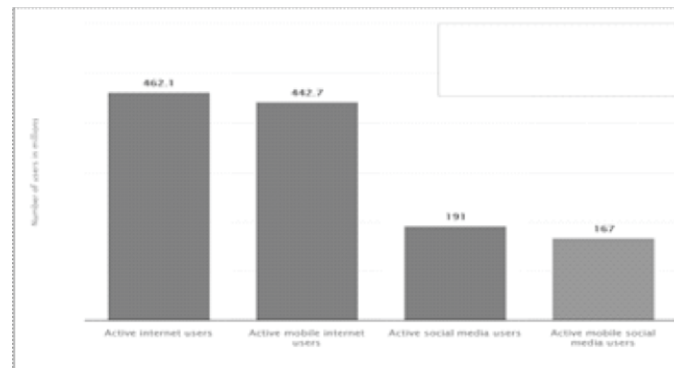
The latest figures of Indian population moving from wired to wireless are as under



This is possible because of government's policy decision in adopting the telecommunication network. As a result there is a big boost in ecommerce, banking industry. The

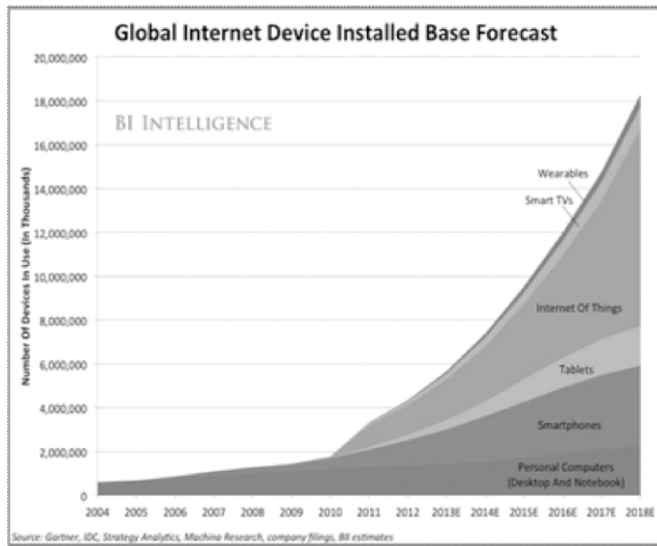
consumption of smart phones in India has increased many folds because of affordability of network cost and availability of mobile handsets at reasonable rates. The Government of India with its focus on digitization and building New India, is ready with roadmap for building the smart cities.

The trends about Indian digital population are as follows:



The figures are very encouraging as far as mobile users are concerned. However this should result in economic growth and compliment quality of life. H. Schauffers, 2011 states that the use of Information communication technologies for building the smart cities is not only restricted to building the telecommunication network but it is beyond that. It is pertinent to note that Information and communication technologies should embrace both economic and social demands of the citizen thereby giving boost to urban development. Thus it becomes necessary to understand the maturity level of the country to implement and sustain technology to take the country to another level. Different nations are driving smart cities agenda with the view to boost the digital economy. Indian government has allocated 7060 Crs for smart cities. Dedicated freight corridor is expected to help build smart cities in India. Smart Bandra-Kurla complex is the first Brownfield smart city in India. China has selected 90 pilot cities for smart city implementation. Huge fund of 70,000 crores is allocated for the projects between 2015 to 2020. UK Government through technology strategy board is heavily investing in future cities. Smart city mandate that it is necessary to understand the maturity of country in using technology. Technology has played an immense role in removing the barriers of doing business anywhere and from any place. The innovation in mobile computing, cloud computing, big data, analytics has given rise to new business model(N.Walravens et.al. , 2013). Availability of social media, Internet, wireless networks, smart phones has connected people across the globe creating digital economy (N.Maisonneuve et.al, 2009). While developed

nations are early adopters of digital economy, the developing nations like India are also raising the bar by creating ecosystem that will sustain the digital economy. As per Gartner, a research consultancy in technology, the world is moving towards Internet of Things which is the backbone of smart cities. Some of the trends given by this organization are as under.



The figures are very encouraging since new technologies are driving urban innovation in developed world. The Social, Mobility, Analytics, Cloud applications (SMAC) were pillars in connecting business to business, business to customers, customers to customers. In developed nations new ecosystem connects machine to machine, people to people and people to machine by use of Artificial intelligence, Big Data, Virtual reality, IOT/Sensing (A.Laya et.al, 2013). Hence Internet of things (IOT) becomes crucial when it involves connecting products, people through internet.

Until recently the gamut of ICT included broadband infrastructure, devices like laptops, PC and mobile phones, application software, cloud etc. However the use of ICT in building smart city is to boost the digital economy. Hence, **IOT the future internet** needs to be looked at from three different perspectives. This includes future internet research, cities and urban development and user driven innovative ecosystem (H.Schaffers et.al, 2011). European Research Cluster is a body which is the contact point for IOT research. Going ahead Europe will be the focal point for these activities (A Gluhak et.al, 2011).

3.0 Challenges for implementing the Smart cities in India

Until recently the developed countries were skeptical in investing in India because of poor infrastructure facilities,

the government policies & procedures and lack of India's presence globally. However when the developed market stagnated and economy was not growing, Asian countries like China and India were seen as a big market opportunity. To add to this, the developed nations have realized the market potential of India because of demography and awareness of young population towards use electronic gadgets. With government now investing huge in Infrastructure and foreign direct investment coming in various sectors like electricity, transportation, roads and railways, many of the smart city projects are embarked along with these to improve the city governance and improve the economy. Not only metro cities but two tier cities are also identified in the list.

Smart city projects are huge in nature and involve stakeholders ranging from government agencies, municipal corporations, citizens, financiers, private partners, suppliers, technology providers etc. Such projects are generally implemented on private-public-partnership model (PPP). Therefore it becomes extremely important to understand the core issues of citizens, their expectations, and their maturity in using these smart solutions. Cities like Singapore, Melbourne are high performing cities. The solutions provided are instrumented, interconnected and intelligent. This is possible because the involvement of people in innovation, research and design is very high. However, as per Forrester (a research organization) survey, smart city solutions are still pushed by vendors than city governance or as a national agenda (Belissent, 2010).

Few of the challenges that are envisioned for implementing smart city projects in India are

- Vision of the country
- Maturity of governance
- Maturity of handling Information and communication technology projects
- The participation from citizens
- Availability of framework to implement the smart city solution
- Maturity in handling the projects that involves public and private partners
- Providing sustainable solutions on long run
- Providing innovative solutions specific to the country

4.0 Conclusion

This research work is exploratory in nature and is an attempt to deep dive in understanding the state of smart city projects in India and the role of Internet of things in facilitating the projects. There is no off the shelf solution

to implement these projects since the governance issues are different across different countries and within the country also.

The smart city projects are evolutionary in nature and will become mature over a period of time. However there should be constant focus to implement new technology in relevant area customized to the needs of the people. The aim of smart city projects should be to improve the quality of life of the people and give boost to the economy. Hence these projects are visionary and are embarked at national level.

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A STUDY OF INVESTMENT PATTERN AND INCOME OF WORKING WOMEN IN JALNA CITY

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ABSTRACT: Habitually, women have normally been more careful when it comes to financial investments. They are more precautious while it comes to money. Still in the earlier, as for the most part depended on their spouse's income, they used to save to gather emergencies and for future actions. In that time, women did not have any awareness about various investment outlets. Other than as time passed, the situation had completely changed. At the present, the here women, who is equally employed, in their education have knowledge as regards different aspects of investment as well as a result they invest in various investment alternatives for example debentures, shares, commodities, mutual funds, Gold and bank deposits. The study is based on the analysis of investment pattern and income of the respondents that is working women within the Jalna city. The research study was conducted on working women across together private sectors and government sector inside the Jalna city. The primary data was collected through a structured questionnaire to fifty respondents. It has been found that most of the investors preferred to invest their savings in bank fixed deposits, Gold for the safety of a volatile future. The main impact on savings is due to the stage of income which has significantly increased in the previous decade.

Keywords: Investment, Monthly Income, Monthly Savings, Working Women, Private and Government sector.

INTRODUCTION:

Women's income is forever measured as an additional income inside the family. Generally women's effort is incorporated in the non-productive category in the previous censuses – viewing that additional categories are imaginary to be reproductive. It is commonly considered since; women as well as children within the family are consumers, not producers. Other than the rising importance of income earned through women raises various interesting issues significance serious

consideration. First, it is related to the distribute in the total household income. Second is related to their control over the expenditure of the total household income – which means who took decisions as well as what are the decisions etc. Third is, after expenditure a considerable total of earnings, what are the investment tools opted through women to save their income. The research study, it was indicated that investors were highly educated, normally employed, as well as approximately all have savings and assets. The financial crisis has heightened women's identification of the required to develop a financial plan that will meet long-term financial goals. Women are more involved than ever in their household's investment and financial decision making. Together with the study investors, 85 percent of women were concerned in financial decision-making in their households, as well as one-fourth was the main decision makers. Married women played a key role within the financial decisions of their households as well. Even as nearly all decisions were through jointly, 4 percent say they were concerned in their household's financial decisions.

OBJECTIVES OF THE STUDY:

1. To examine the awareness level as well as the most important preferred tools of investment by the investors.
2. To search investors objectives behind investment in various avenues.
3. To find out the duration of investment.
examine

REVIEW OF LITERATURE:

1. **Dr. Nagpal Sushant, 2007, Psychology of Investments and Investor's Preferences-** Each individual investor have to go along three principles of investing: with a long-term investing approach, subsequent the accurate strategy to maximize the income on investment as well as proper allocation of

investible funds. As applying these three principles, an individual investor has to tackle her lifestyle, demographics, and investment psychology. Whether the respondent's age, occupation and family income has a play vital role in choice of investment alternatives. Is the investor choice affected through his daring, reference group as well as framing of the available avenues? The facts of all these aspects is very important for all progressive investors, respondents, students, financial consultants, academicians, and the marketer of the financial product.

2. **Dr. Dash A. P., Sr. Faculty, PMI, Basics Of investment** – the researcher indicates the basic of investment as well as want for investment. Investment benefits equally society and economy. It is a development of economic and the maturation of new capitalism. Here long term, present investment determines the economy's upcoming productive aptitude and eventually, a progress in the standard of living. Through increasing personal wealth, investing can give to higher on the whole economic growth with prosperity.
3. **V. Balakrishnan, and V. Shanmugasundaram 2011, Investment decision-making - A Behavioral Tactic -Investments** are through with a declared purpose of maximizing wealth. Investors' behavior is characterized in over excitement and overreaction in together falling and rising stock markets. The majority of the investments and financial theories (2008, Stein bacher) are based on the thought that everyone takes watchful account of all obtainable information by making decision of investment. The study is found to examine the factors influencing the investor's behavior into capital market. Experiential evidence suggests to demographic factors influence the respondent's investment decisions. The study also investigates how investor interprets as well as acts on much capital market information to make informed decisions of investment.

RESEARCH METHODOLOGY OF THE STUDY:

The study is based on primary and secondary data. The primary data is acquired through structured questionnaire filled by respondents selected and by their personal interviews. A use of experience survey method has also been made for collecting information from those who have

deep knowledge regarding investment.

Collection of secondary data is made available through various Books, Journals, and Articles, Research papers, Annual Report, Thesis, Magazines, Publication of SEBI, RBI, Daily Business News Papers and related websites.

SAMPLE SIZE:

Random sampling of 50 investors spread over through Jalna city is selected. For the purpose of research study this number of samples is further stratified from Jalna city. So that information is collected definitely reflect overall scenario of the city. Again deliberate stratified sampling is selected to cover all the individuals working women in private and Government sectors.

LIMITATIONS OF STUDY:

1. This research work is limited up to Jalna city only.
2. Investors were averse to talk about the data about income and investment decisions, some investor's thought was secret as well as personal.
3. The data can be influenced due to make use of questionnaire.

DATA ANALYSIS AND INTERPRETATION:

Table 1.1:- Age wise Distribution of Respondents

Age	No. of Respondents	
	Total	Percentage
18-30 years	14	28
30-40 years	22	44
40-50 years	11	22
Above 50 years	03	06
Total	50	100

Source: - Field Survey

The investors were divided into four classes as indicated in table no.1.1. The age group of the 30-40 years had the highest respondent ratio in investment; they represent almost 44 percent of the samples and 6 percent of the respondents in the age group of above 50 years.

Table 1.2:- Education wise Distribution of Investors

Education	No. of Respondents	
	Total	Percentage
Under Graduate	07	14
Graduation	24	48
Post Graduation	19	38
Total	50	100

Source: - Field Survey

The table no.1.2 shows that 48 percent respondents have completed Graduation and 38 percent respondents have completed post graduation. Just 14 percent have under graduate.

Table 1.3: Marital Status wise Distribution of Investors

Marital Status	No. of Respondents	
	Total	Percentage
Married	34	68
Unmarried	16	32
Total	50	100

Source: - Field Survey

The table no.1.3 shows clearly that, 68 percent of the respondents are married while 32 percent of the respondents are unmarried.

Table 1.4: Family wise Distribution of Respondents

Marital Status	No. of Respondents	
	Total	Percentage
Married	34	68
Unmarried	16	32
Total	50	100

Source: - Field Survey

Table 1.7: Investment Rank wise Distribution of Investors

The above table indicated that the highest proportion of respondents 46 percent earn monthly income below Rs. 20000 and 6 percent earn monthly income above Rs. 60000.

Investment Avenues	Rank
Fixed deposits	1
Mutual funds	6
Equity share/ Stock	7
Gold	2
Real Estate	5
Insurance	3
Post office /PPF/Govt. schemes	4

Source: - Field Survey

The above table it is seen that investors given investment I rating to the Fixed Deposits and they given last response to the equity share/ stock.

Table 1.8:-Duration wise Distribution of Respondents

Duration	No. of Respondents	
	Total	Percentage
Short Term	24	48
Medium Term	19	38
Long Term	07	14
Total	50	100

Source: - Field Survey

The table no. 1.8, it is depicted that most of the respondents 48 percent are investment for short term period and 14 percent investment for long term period.

Table 1.9: Investment purpose wise Distribution of Investors

Investment Purpose	Rank
High returns	3
Tax benefits	1
Retirement plans	2
Family Security	6
Children Education	4
Children Marriage	5

Source: - Field Survey

The above table it is seen that investors given investment purpose I rating to the Tax benefits and they given last response to the family security.

FINDINGS OF THE STUDY:

1. The most significant reason woman saves for Precautionary motive.
2. It is seen that investors given investment I rating to the Fixed Deposits and II, III, IV, V, VI rating to the gold, insurance schemes, post office, government schemes, real estate or mutual funds, and last response to the equity share/ stock.
3. The majority of the women preferred to save their wealth in bank fixed deposits, than investment in gold, insurance schemes, post office or government schemes, real estate or mutual funds, stock or shares.
4. The most important purpose of investment of the respondents is Tax saving, retirement plans. They also mentioned that high Return, Children Education, Children Marriage and Family Security.
5. The most of the women preferred investment duration for short term.

CONCLUSION:

The studies conclude that a woman want investment for a safeguard as per expect to the future. In Jalna city, Investor's main aims of investments are safety, regular income and tax benefits. Therefore the majority women choice to investment in fixed deposits and Gold.

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A Study on Digitisation and Financial Inclusion in India

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Abstract— This paper focuses on the relationship between digitisation and financial inclusion and how digitisation plays an important role in furthering the financial inclusion goals of a developing country like India. The current status of digitisation in India will be evaluated through this paper along with an elucidation of the various digitisation measures undertaken to promote financial inclusion and the challenges or risks associated with digitally driven financial inclusion.

Keywords—financial inclusion, digitisation, JAM trinity

I. INTRODUCTION

Digitisation is the process by which manual systems are replaced by information and communication technology (ICT) networks and systems. The current era is known as the information age due to the pervasive growth, innovation and adoption of ICT in all fields of human life. Technology adoption has led to transcendental change in all spheres including that of governance and delivery of services. Hence, the Indian government is striving towards making India a digital economy in the hopes that technology adoption can improve the accessibility, accountability, utilisation and efficiency of the services it delivers. One of the major objectives of the Indian government is towards bringing about financial inclusion of the masses. The Committee on Financial Inclusion headed by Dr. C. Rangarajan defines financial inclusion as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.¹ Financial services includes banking, insurance and even capital market investment products such as mutual funds, etc. Financial inclusion is an instrument for bringing about socio-economic change as it promotes thrift, extends access to formal credit to the poor and vulnerable freeing them from the vicious cycle of unsustainable usury. India continues to have a large unbanked population, despite government interventions to promote financial inclusion, as a recent study conducted by Assocham and EY found that approximately 19% of the population is still financially excluded.² Digitisation driven financial inclusion can go a long way in bridging this financial divide as digitisation has the potential to not only reduce costs for the banks but also improve accessibility for the unbanked who live in remote areas. Digitisation also ensures that there is greater transparency and lesser scope for leakages while also providing control to customers which can overcome the psychological barriers associated with relinquishing one's money into the banking system.

II. REVIEW OF LITERATURE

Several studies on the digitisation and financial inclusion have been conducted by the Indian government, industry and independent research bodies. Studies on digitisation and cashless economy have been conducted nationally and internationally. **Economic Survey (2017)** published by the Indian government emphasizes on the benefits of digitalisation on the poor, the less affluent and affluent.³ **McKinsey (2016)** report states that around two billion individuals and 200 million businesses in emerging economies lack access to savings and credit. The report also highlights that digital finance has the potential to provide access to financial services for 1.6 billion people in emerging economies, more than half of them women.⁴ **Maherali (2017)** studied the benefits of digital financial inclusion in increasing the tax revenues of governments.⁵ **Klapper (2014)** in the report for World Bank mentions how use of digital transfer of cash results in cost savings and also reduces leakages.⁶

III. STATEMENT OF PROBLEM

The research paper is aimed at studying the relationship between digitisation and financial inclusion as well as the challenges and opportunities therein.

IV. RESEARCH METHODOLOGY

The research is descriptive and exploratory in nature using secondary sources of data to highlight the various aspects of digitisation and financial inclusion in India. It is based on:

A. Secondary Data Collection:

- Newspapers and magazines having concern with digitisation and financial inclusion
- Books, pamphlets, brochures, etc. relating to digitisation and financial inclusion
- Reports on digitisation and financial inclusion prepared by the Government and private bodies or individuals.

B. Reference Period and Geographical Scope of Research:

The reference period for study for explorative type of information is kept 2010 onward. The geographical scope of the research will cover the territory of India.

C. Limitations of the study:

Reliance on secondary sources of data only.

D. Further scope for the research:

This research paper is an in-depth exploration and descriptive research to understand the impact of digitisation on financial inclusion. Future research can be done by determining the exact quantitative benefits derived through digitisation.

V. OBJECTIVES OF THE STUDY

To determine the current status of digitisation in India.

To highlight digitisation based measures undertaken to improve financial inclusion.

To describe the opportunities and challenges related to use of digital technology in financial inclusion.

A. Current status of Digitisation in India

Digitisation in India got a boost in the 1980s when the Indian government introduced technology missions including one for the telecommunication sector which aimed at improving dependability and accessibility to telecommunication networks. With the opening up of the doors of the Indian economy to the forces of liberalization, globalization and privatization in 1991, the adoption of technology in private business enterprises got a fillip. As use of internet permeated coupled with the development of mobile telephony, Indian economy also saw its dependence on ICT increasing. Currently the Indian government is supporting widespread digitisation through Digital India, which is the flagship e-governance program of the government, to transform India into a digitally empowered knowledge society. One of its goals include making financial transactions in India 'faceless, paperless, cashless'. National Optic Fiber Network is being implemented to provide last mile internet connectivity up to gram panchayats.

As per the report by Kleiner Perkins, the estimated internet penetration in India has seen an overall increase from 4% in 2009 to 27% in 2016. Also, the total time spent on android smartphones is the highest in India with close to 150 billion hours spent in 2016 followed only by Brazil. According to a recent study by Google-KPMG, India is expected to have 735 million Internet users by 2021 out of which 536 million Indians are expected to use regional languages while online by the same time.⁷ Another study conducted by Internet and Mobile Association of India (IAMAI) and market research firm IMRB International found internet penetration in India to be higher at 31%. The report stated that urban India with an estimated population of 444 million already has 269 million (60%) using the Internet. Rural India, with an estimated population of 906 million as per 2011 census, has only 163 million (17%) internet users. Thus, there are potentially approximately 750 million users still in rural India who are yet to become internet users; if only they can be reached out properly. The report also pointed out that 77% of urban users and 92% of rural users consider mobile as the primary device for accessing the internet, largely driven by availability and affordability of smartphones.⁸ With regards to use of mobile phones, Telecom Regulatory Authority of India (TRAI) estimates that there are 1bn mobile phone subscribers in India.⁹

Thus, it is evident that ICT networks are growing at a rapid pace in India and can be utilized for expanding financial inclusion.

B. Digitisation based measures undertaken to improve financial inclusion

Business Correspondent Model - Financial inclusion in India has gotten a shot in the arm through use of technology as is seen through the use of handheld point-of-sale devices and mobile devices by business correspondents, who were able to bring large swathes of unbanked population under the cover of the formal banking network. The business correspondent model was driven completely by technology as banks using this model were able to provide branchless banking facilities even to remote areas and were able to cut down costs associated with opening and maintaining physical brick and mortar branches.

JAM trinity model – Jan Dhan Aadhaar and Mobile (JAM) trinity is the lynchpin of the government's effort to push for financial inclusion through digitisation. The Pradhan Mantri Jan Dhan Yojana, which entailed opening up of Basic Banking Accounts for every unbanked household, has improved not just financial outreach of the banking network but has also acclimatized individuals to the use of debit cards as Rupay cards were granted to the accountholders, most of whom were otherwise outside the fold of formal banking services. The Rupay linked to the Jan Dhan Account is being used to provide insurance cover to the accountholders and overdraft facility for upto Rs.5000/-. Similarly farmers are able to avail credit facilities through the Kisan Credit Card (KCC) which includes an insurance cover. The second component of the trinity is Aadhaar. Aadhaar is the unique identification number which holds the biometric data of Indian residents through which targeted payment of subsidies to only authentic beneficiaries is aimed to be achieved. Finally, the third component of the trinity, mobile phones are essential for financial inclusion as they obviate the need to use computers and permits access to the internet and thereby banking facilities easily at any time from any place. Through Unstructured Supplementary Service Data (USSD), a GSM based technology, money can be remitted from one person to another through the mobile phone without even using the internet, balance can be checked and mini statement can be generated, thereby heralding mobile banking in its truest form. Thus, the JAM trinity work together and complement each other to bring about a digitally enable financially inclusive society.

Digital payment platforms - The RBI by licensing small banks and payment banks, intends to broaden the scope of financial inclusion by providing unbanked an opportunity to avail payment and remittance services through these banks. Digital payment has been a thrust area for the government. The National Payments Corporation of India (NPCI) launched the Immediate Payment Service (IMPS) which allowed instantaneous inter-bank transfers. This service is available 24/7 throughout the year unlike NEFT and RTGS. NPCI has also recently launched the Unified Payments Interface (UPI) and the BHIM app, for instant payment through mobile phone.

C. Opportunities and challenges related to use of digital

technology in financial inclusion

The banking sector in India is severely debt burdened and has therefore seen its profitability being hit. At such times meeting the financial inclusion goals becomes difficult if the traditional and costly banking model based on brick and mortar branches alone is followed. Here, computerization whether through branch level optimization or by emphasizing on digital transactions, is the only means by which banks can not only meet their distribution challenges but also cut costs associated with smaller volume transactions which take place in rural areas. Digitisation, therefore opens up a huge potential market for the banking industry in the rural area away from the already saturated urban market providing immense growth potential and a source for future profits to accrue at a lower cost as consumption growth is being driven by the rural economy. India has seen minimal use of mobile phones for banking operations, with just 1 to 1.5% of banking transactions being conducted through this mean, unlike in Kenya where two-thirds and in Bangladesh where 20% of banking transactions are done through mobile phones. Thus, there is a great opportunity to get the large mobile phone user base of India which is still unbanked, actively included in the financial system. India's high demographic dividend, with the median age expected to be around 29 in 2020, is well suited for adoption of digital technology as well.¹⁰

While there are substantial opportunities related to digitally enabled financial inclusion, there are certain challenges as well. Data privacy and cyber security are critical concerns since multiple partners and parties to the transactions are involved including certain third parties and agents, which can increase the scope of fraud. Activities like phishing, hacking, malware attack and physical theft of debit and credit cards are an ongoing concern. Cheaper quality smartphones are more vulnerable to these cyber threats as they do not possess robust security features. The process of financial inclusion targets the marginalized and not so literate masses of the population who are more susceptible to being defrauded if not imparted adequate financial literacy. Hence, the government and the concerned financial institutions need to ensure that the interests of the beneficiaries of digitally financial inclusion are adequately safeguarded.

VI. CONCLUSION

The Indian government is committed towards making India a cashless economy and is taking significant measures to fulfil this objective from its Digital India program to the JAM trinity. It is the benefits that digitisation imparts with regards to cost reduction, transparency and accountability, that it is being promoted in all spheres. Financial inclusion is also one of those domains where digitisation adds immense value by improving accessibility to financial services. The opportunities presented by digitisation in meeting the financial inclusion goals have to be dealt with prudently and should be understood in light of the challenges as well. It is imperative that the financially excluded be educated about not just financial products but also be equipped with the tools and knowledge by which they can conduct their digital transactions in a secure manner, only then can digitization serve its full potential in bringing about financial inclusion.

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