

A STUDY ON THE FACTORS AFFECTING THE USAGE OF DIGILOCKER AMONG YOUNGSTERS

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ABSTRACT

In a country like India, digitalization plays a major role in the development. Digilocker is an online service provided by the Ministry of Electronics and IT, Government of India under Digital India initiative. I arrived at a conclusion that medium is only one factor that affect the usage of Digilocker. It may be positive or negative. This study will helps to increase the usage of Digilocker in India by increasing its awareness and allocation of proper medium to access the Digilocker application.

OBJECTIVES

- To find out the factors affecting the usage of Digilocker.
- To find out the level of satisfaction of Digilocker.
- To analyse the security level of Digilocker among the users.

SCOPE OF STUDY

Tis study was conducted among the youngsters. The main intension of this study is to find out the factors that affect the usage of Digilocker.

METHODOLOGY

- The study is based on both primary and secondary data.
- Primary data are collected using a structured questionnaire and statistical analysis is done with Statistical Package for the Social Sciences (SPSS).
- Convenience sampling method is used to collect primary data.
- Secondary data are collected from websites.

LITERATURE REVIEW

Ms. Mehek Gulati Ms. Kanika Verma: Digital Locker scheme launched under the Digital India Campaign is a good initiative taken by the Government of India to ensure safe custody of the important documents such as PAN card, Aadhaar Card etc. which determines the nationality of the Citizens of India electronically. This move would in

turn result in much more transparency, authenticity, eradication of redtapism and corruption to the maximum extent possible.

According to **Department of Electronics and Information Technology** in 2015, this new development seeks to create an electronic space for storing the documents which is further linked to the Aadhar number of the user and thus can be utilized for securing personal documents such as PAN card, driving license etc. of the citizens of India.

THEORETICAL FRAMEWORK

DigiLocker is one of the key initiatives under the Digital India Programme. Digilocker is aimed at reducing the usage of physical documents or certificates and it enable sharing of e-documents or certificates across agencies. The sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online. Residents can also upload their own e-documents and digitally sign them using the e-sign facility. These digitally signed documents can be shared with Government organizations or other entities at any time.

ADVANTAGES OF DIGILOCKER

1. All electronic documents will be in a printable format enabling users to print anytime from anywhere.
2. Convenience: No more long queues or procedures to get the documents.
3. Free of cost: Digilocker facility is provided to Indian Citizen free of cost which will enable its usage even by lower strata of society.
4. Shareable: Residents can easily share the documents with other agencies/departments without having to share photocopies, scan copies, document uploads etc.
5. Verifiable: Documents and certificates issued by Government can be verified online which will stop the usage of fake documents.
6. Secure: Only the owner has the right to see and share the documents as per his/her requirement and convenience.

STATISTICAL ANALYSIS

RELIABILITY STATISTICS

Reliability statistics or test is conducted to check the reliability of questionnaire. If Cronbach's Alpha is more or equal to 0.7 then the questionnaire is reliable.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.682	0.674	5

Here Cronbach's Alpha is 0.682. So the questionnaire used in this study is reliable.

ANOVA AND SIGNIFICANCE

The idle rate of Anova significance is 0.05, that means it was significant at 5% level. If it is less than 0.05 then it is highly significant and model is fit.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.891	4	5.223	2.897	.036 ^{**}
	Residual	63.109	35	1.803		
	Total	84.000	39			

a. Dependent Variable: USAGE

b. Predictors: (Constant), medium, satisfaction, security, recommendation

Here significance is 0.036 that means it is significant at 5% level and the model is fit.

COEFFICIENTS

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.507	.664		.764	.450		
	security	.117	.192	.100	.609	.547	.802	1.247
	recommendation	.245	.180	.247	1.360	.183	.649	1.542
	satisfaction	.071	.198	.062	.360	.721	.722	1.385
	medium	.431	.212	.304	2.033	.050	.957	1.045

a. Dependent Variable: USAGE

VIF (*variance inflation factor*) and Tolerance check if there is any multi collinearity. If multi collinearity is, VIF should be equal to 10. Here VIF is around 1 so there is no multi collinearity in this model. Looking on to the significance it is clear that only one independent variable called MEDIUM is significant (sig 0.050)

MODEL SUMMARY

The **Durbin Watson** is a statistical test for autocorrelation in a statistical regression analysis.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.499 ^a	.249	.163	1.34280	2.094

a. Predictors: (Constant), medium, satisfaction, security, recommendation

b. Dependent Variable: USAGE

The **Durbin Watson** value will always between 0 and 4. Values from 0 to less than 2 indicate positive autocorrelation and values from 2 to 4 indicate negative autocorrelation. Here Durbin Watson is around 2, so there is no problem of autocorrelation.

FINDINGS

FINDINGS BASED ON THE STATISTICAL ANALYSIS.

1. Only one independent variable – MEDIUM will affect the usage of digilocker.
2. Other variables are insignificant in explaining the usage of Digilocker.

CONCLUSION

From the study titled “A STUDY ON THE FACTORS AFFECTING THE USAGE OF DIGILOCKER AMONG YOUNGSTERS” I arrived at a conclusion that medium is only one factor that affect the usage of Digilocker. It may be positive or negative. This study will helps to increase the usage of Digilocker in India by increasing its awareness and allocation of proper medium to access the Digilocker application.

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