



## INNOVATION TRENDS AND INNOVATION ADOPTION BY CONSUMERS: A STUDY OF DIGITAL REVOLUTION DEVELOPMENTS

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### **ABSTRACT:**

#### **Purpose:**

This paper ventures to emphasize the important role of digital payments and the accession of digital payments by consumers by defining the influencing factors of captivating digital modes that are certain to the environment of digital payment. This paper attempts to explore the substantial role of streaming online services of entertainment perceiving to modify the culture of media consumption.

#### **Design / Methodology / Focus:**

This paper seeks to determine the structure that functions among consumers relating to the idea of digital usages among modern consumers. Customers are slowly moving away from traditional TV to OTT(Over the top/Online TV/VOD). A new way of viewing, a new lifestyle of watching movies, sitcoms, documentaries, sports, news has emerged.

#### **Findings:**

The paper bestows the burgeoning theoretical framework for digital endorsement of consumer digital shopping conduct. The findings of this paper troupe vivacity on acceptance practices following from the logic of consumers in acceptance of digital payment method, Online streaming apps which have a vast library of content from latest to oldest.

#### **Research limitations/implications of the research:**

This paper is grounded on only theoretical conceptual aspects of digital payment and online streaming services.

#### **Functional implications:**

The paper drives digital consumer behavior and examines the validation regarding digital intentions and online streaming services. Marketing experts can formulate strategies for consumer endorsement of digital payment methods and online streaming services as an approach to progress consumers' behavior connecting to digital shopping practices.

#### **Societal implications:**

Marketers and society must distinguish the motivations accountable for the ways consumers are approving the usage of digital payments and online streaming services as new trends.

#### **Originality/value:**

This paper makes an effort to highlight a new paradigm shift in the entertainment industry.

This paper is envisioned to be thought upon consumer adoption tendencies in digital payment methods and online streaming services.

**Keywords: Digital payment, Security, Privacy, trust, Consumer Behaviour, Digital India. Mobile Payments, Technological evolution, Digital Trends, Media Consumption, Online streaming.**

**INTRODUCTION :**

India is perceiving a transformation in the principles of media utilization. There is a novel pattern swing in the entertainment industry. Customers are gradually agonizing away from traditional tv to over-the-top/online tv. A newfangled way of watching, a novel existence of enjoying movies, sitcoms, documentaries, sports, news has developed. This stretches customers' liberty to ingest entertainment and infotainment anytime, anywhere, and on the go. This increasing speed of the internet, smartphone dissemination entrenched into the markets, diplomacies available at realistic prices, and demographics extremely influence the many-fold development of the digital video marketplace.

The online media course of action has amplified like at no time before. With Smartphones growing to be cheaper and cheaper, with loads of data availability, the multi-platform utility has given the consumer the liberty to lookout content anyplace and anytime. From magazines to E-magazines, the restaurant calls order to order through food apps, visiting the bank for money transfer to internet banking through bank apps, cinema halls for entertainment to watching newfangled releases to online streaming apps like Netflix, Amazon Prime with a vast library of content ranging from newest to ancient. Online media convention is at an unprecedented elevated in the history of the digital upheaval. The manner applied by consumers for using information for entertainment is highly through digital than traditional ways. Video segments are applied in digital entertainment tracked by digital music. It is realized that the developed economies are already incorporating digital technology due to its visible impact on the global economy.

The advancement of the Internet and the influx of digital revolution fostered innovative trends in the digital payment procedures by bequeathing a set of digital payment modes comprising payment cards, mobile wallets, etc. Technological fruition is an incessant progression and over the years it has been evolving speedily. India is corroborating a transformation in the digital trends and culture of media consumption influencing consumer behavior considerably.

Digital payment modes with their growing acceptance are at the moment experiencing the evolution stage, leading to an encouraging upcoming potential besides the revolution in knowledge. The different structures of digital payment facilities, safety measures issues, and culture of media consumption are related to the adoption by the consumers of digital trends.

For the past years, the Indian consumer's payment patterns have changed, where the majority of the public has abandoned the traditional method of making payments by using cash and instead switched over to more modern payment solutions, the digital modes of payment. The technological progression has provided for an effective payment mode, devoid of cash, which is popularly known as digital payment. It is a type of e-commerce transaction to includes digital payment for buying products and services like Paytm, Freecharge, Google-pay, etc.

A digital wallet is a part of financial technology products and it is still in the infant stage in India. The Indian industry has been experiencing advancement, growth, and innovation at a steady rate. Simultaneously the use of wallets and digital transactions increased. The aggressive competition makes companies offering digital products keep innovating to provide the industry with cutting-edge technologies and solutions.

This paper attempts to analyze influences influencing the embracing of digital payment methods and a change in the culture of media consumption by consumers. This paper seeks to introduce the persuasive function of digital payments and the new lifestyle of watching online entertainment by consumers by exploring the contributing factors that are explicit to the environment of the digital revolution explosion projected for imminent research on this promising movement.

## LITERATURE REVIEW

Aditya Sharma & et al (2015) quantified that digital India offers the strengthened stimulus for impetus and development for resourcefulness and this would endorse comprehensive evolution which shields e-services, products, and services. Brito and Hartley (1995) came across that consumers favor buying through credit cards due to their affluence and expediency of usage regardless of the rate of interest and stated when consumers usage of credit cards as a means of financing, credit cards strive with bank loans and supplementary forms of financing. Sujith T S, Julie C D (2017) in their study titled "Opportunities and Challenges of E-Payment System in India" intended to categorize the matters and encounters of the e-payment system and propose explanations to make the e-payment system progressive. E-payment system makes available prospects but threats as well. Mamta, Hariom Tyagi, and Abhishek Shukla (2016) acknowledged the subjects and encounters of e-payment systems and propose ripostes to advance the e-payment system eminence. The efficacious accomplishments of e-payment systems rest on how the safety and confidentiality measurements professed by consumers and sellers are prevalently accomplished which would expand the marketplace self-confidence in the system. Olanrewaju (2017) stated that as interactions amongst diverse associates of business hold on tendering on the e-commerce program, the cash system of payment was gradually substituted by e-payment systems. Preeti Garg and Manvi Panchal (2016) analyzed the opinions of individuals on an overview of a cashless economy like India and discovered that overview of a cashless Indian economy can be realized as a footstep in the precise direction. It aids in the evolution and progress of the Indian economy.

Handelsman and Munson (1989) mentioned that substituting comportments from cash payment to digital amongst ethnologically varied retail customers displays that digital-based sales institute a significant revenue source for numerous retailers. Their growing use and appraisal into additional forms, like debit cards, claim that retailers advance a comprehensive thoughtful of how they are exhausted by varied consumer sections. It is desirable to develop an improved devaluing of the tendency to shift over from digital to cash and inducement vital to commence swapping. Aditi Bansal (2014), conducted a study on "PayTM", and investigated attainments, methodological structural design of PayTM, thriving and technologies of PayTM which comprise a study on, network technologies of PayTM, a network-grounded tool of PayTM, and designated e-payment system. Sanaz Zarrin Kafsh (2015) conducted a study on "Developing Consumer Adoption Model on Mobile wallets in Canada", by captivating a sample of five hundred thirty respondents by convenience sampling, and stated that there is an association amongst perceived usage, perceived ease of use, and perceived security in envisaging the acceptance of recompence opening.

Das and Agarwal, (2010) premeditated the cashless payment system in India and recommended that the cash payment is an affluent proposal. The country must footstep in the direction of the cashless payment system which abridged the pathway transactions, exchange management charge, removes tax avoidance, fraud, etc.

Subhani (2011) steered a study on the "plastic money/credit cards for prestige between now and then." which was grounded on the information of the allure of digital and its influence on the worthy usage of money. The research initiated that the predilection for the usage of digital modes has numerous aces and rip-offs even though it is easy for users and reasonable and recommends that the penchant for the usage of digital modes to have a constructive association with the lenience of usage due to the principle of a digital card has been associated to practice with emotional experiences that individuals incline to squander lesser with a card and splurge supplementary with the identical quantity of cash in hand. Manivannan P (2013) in his research paper "Plastic money means less payment of cash checking system" stated that usage of plastic money is the degree of a card and the requirement. The plastic card and the e-payments and expended by people of higher-income groups. Torbet and Marshall (1995), assessed the probable usage of behavioral and physiological procedures in the skirmish in contrast to credit card fraud in the retail environment. It deliberates diverse methods like sign authentication, thumbprint, facial acknowledgment, etc.

Ovat (2012) scrutinizes the cashless strategy of the Central Bank of Nigeria and investigates the procedure objectives and its associated benefits and challenges and recommended that policy should occasionally be studied to level out dreary areas; getting on to exhaustive consciousness operation and sensitization of the inhabitants; stroking acceptable security mechanisms in place to anticipate counterfeit practices; concocting the public power supply work proficiently, and excepting cash lodgements from cash management responsibilities.

Omotunde et al (2013) discussed the influence of the cashless economy in Nigeria and engrossed in three main classes by which users can be divided – traders, students, and civil servants and resolved that the influence will be stroked in the transformation of the payment system. Madasu (2015) assessed and reported the progress made by the RBI in moving towards the 'Cashless' economy. The data relating to the different regions like Emerging Asia, CEMEA, Mature Asia Pacific, and North America have been analyzed.

Ramya T. J,(2014) in a study entitled “A Study on Factors Influencing Consumer Adoption of Internet Banking in India” examined factors that affect internet banking adoption and initiated that internet banking is predisposed by its proven reliability, ease of use, and usefulness. In the progression of internet banking amenities, experts should accentuate the assistances its adoption delivers and consciousness is enhanced to attract consumers’ consideration to internet banking services. B.Vinnai, Misys(2016), said that “Banks must consider new digital channels as part of an integrated strategy and evolve from first to second generation digital banking: switching digital from a supporting role, to the primary sales and communication channel for banks,” . “Reengineering processes around the customer is not easy, but banks must embrace digital banking to remain competitive and relevant.” Atiqu-Ur-Rahman, Rebunking (2018) provided a new perspective as the time for escapism for some time where a customer has completely engaged in a different world away from reality thus creating an escapism environment leading to an activity that provides pleasure. Many researchers have confirmed their studies on how Binge Watching is affecting people around the globe. Netflix is considered to be top in the game for a perfect trick to engage customers. It works on pure analytics. The search and recommendation engine of these streaming services is very powerful and accurate. Crawford (2016) quite significantly used in the U.S as compared to the Indian context. This study paves a way of forging a better understanding of how these streaming services are carving out niches for themselves how the competitors can adapt and protect their markets by losing out their share and decision making. Westerlund (2014) confirms the rising trend of cord-cutting. An expression for ending cable TV in favor of Internet TV.

Wayne & Jenner (2017) explicitly examine, Binge-watching concept contributes to emerging Online streaming. This culture is fueled by Individual/Self-scheduling, No time limitation, escapism culture, and leading to the rise of new business model opportunities in the industry. Bozkurt's (2016) study provides insights into the relationship between viewers and online streaming and tv. On the same lines as other studies, it reconfirmed the fact that cord-cutters are on a rise but at the same time, some respondents use online streaming to supplement their cable package. They focused on raising issues of customers that are Cost, Choice, and convenience. Cost dictating consumer preferences. It suggests changing consumer behavior. Dingemans (2009) examined how binge-watching has a side-effect of disconnecting people from others, society as a whole as it engages the customer in the culture of individualism creating boundaries and an ignorant attitude. Jenner (2017) in her study highlighted a few

discourses that lead to the rise of binge viewing namely being algorithmic programming. Some studies have come up with terms like the movie marathon. Cunningham & Carig (2016) highlight the door of opportunities that lie ahead in Online streaming services. Fueled by the young millennials migrating to online content due to a dearth of interesting scripted & tailored content. With political initiatives like Digital India, Make in India, it is evident that Indian Media & Entertainment is here to rise and shine.

#### **OBJECTIVES OF THE STUDY :**

- 1.To observe the attitude of people about the adoption of digital payments.
- 2.To examines the challenges arising out of digital payment adoption.
- 3 To analyze the evolution of the Online streaming industry
- 4.To examine the attitude of people about the adoption of Online streaming services.
5. To examines the challenges arising out of adopting Online streaming services.

#### **BENEFITS OF DIGITAL SERVICES :**

- **Convenience and Ease of Use:**

Digital wallets embrace the expanse in the electronically encrypted method for effortlessly involved payments whereby handlers can concoct e-payments shorn of inputting handler card particulars.

- **Steer the enlargement and transformation of payment modes:**

Digital wallet is similar to one-click pay lacking filling up the user card particulars i.e. card no., Expiration, and CVV each time, it permits handler to connect the digital wallet to the books and recompense immediately with the intention of the users facing no matters to endure the deal in no time and also promotes modernization,

- **Retreat:**

There is a decent amount of cryptographical safety for digital payments which are done by online merchants as the digital merchant doesn't gorge the details of user's cards to the website.

- **Expedient and info stowed by electronic means:**

It eradicates the requirement to dribble wallets physically, as they are very convenient. As well, efficient management is plausible as it is stored by electronic means on mobiles similarly there is a harmonization of facts from numerous policies like cards, mobile accounts, and charging portals with mobile phones is expedient.

- **Attractive discount:**

Offline wallet balance top-up by retailers called 'Cash Load Stores'. This facility is being extended by Paytm etc. that leads to ease money to be appended to E-wallet, thereby the users can be benefited by adding money to their wallets by paying cash to shop merchants, which then will add the same received amount (in cash by the consumers) in their wallets respectively.

## BENEFITS OF STREAMING AND ONLINE ACCESS BENEFITS OF STREAMING AND ONLINE ACCESS.

## 1. Enhanced approach to information and content :

Owing to the advancement of enormous e-commerce archives permitting instantaneous and omnipresent admittance to an assortment of content in ranges like consumer info, health, alimentary, and welfare, united with enhanced product info; amplified and immersive conveniences in ranges like movie making, gaming, holiday business, structural design or fine art; omnipresent government facilities, for example, commercial expansion hubs, engagement facilities, lawful and tax acquiescence, online edification, and professional exercise. These archives have the momentous likelihood for additional progress both in terms of the amount of information and eminence.

## 2. Significant energy efficiency gains :

Momentous energy competency advances may be accomplished in the vicinity of transference in the course of the switch of transference by "cybernetic agility" and dematerialization of ingesting.

## 3.Revolution of the Internet ;

Revolution of the Internet from an supplementary to customary ascendancy with conventional evaluating and involvement models, to self-governing communication and gladden circulation conduit stipulating effectual and ecologically-friendly resolutions; and progressing novel financial and professional representations grounded on collective info.

## CONCLUSION :

India has hurled its striving project 'Digital India' with a mission 'Digital setup as efficacy to each citizen, ascendancy and amenities and authorization of inhabitants. Digital India purposes on specifying e-learning, health, e-governance amenities as its important purposes. India is on the threshold of enormous digital upheaval and comprehending the object of making India 'Digital Civilization'. India's functioning in delivering online services has stood harmonized with patrician countries, but far-off from international superlative.

The most important encounters that can hamper the application of the stratagem are cyber deception, high illiteracy rate, defiance of individuals, dearth of clearness, and efficacy. The media business is reigned by buyer selections of content and user-friendliness all over the globe. In India, old-fashioned media experiences have not been dislocated by technology but, there has been incredible development in digital mass media.

The video streaming marketing services in India are budding and it won't be an astute pronouncement to call on a definite package as the finest streaming service. Content is the ruler for on-demand video streaming channels. The Indian consumer is price-sensitive and therefore competitive pricing doesn't seem to be the absolute recipe for accomplishment Streaming channels are more attractive to the stage of the consumer as the content is watched mostly by the young population. On-demand video streaming channels are independent of the gender of the consumer. Content is the enthroned regardless of the stratagem on which the content is being viewed. Thus marketers confirm that substance is of decent eminence. India as a marketplace has a prodigious advancement panorama in the video streaming channels and be leveraged by channel sources. The originality of subject matter is a quite persuasive influence for individuals to pay for subscriptions and marketers to devise strategies of advertising grounded on the same line to entice patrons. India as a marketplace is enthralled in local content and ensures that local content is a chief choice in the plan. Price subtle markets like India ought to be convinced that the appeal of the content regarding sum shelled out to procure the maximum individuals to purchase the recompensed subscription. Consumers are inflicted with many options to assess, select, and consequently, there ought to be a distinguishing influence that forces the consumer to select your channel. Ex Netflix

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