

The Impact of Digitalization on IRCTC Booking at Coimbatore City

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Abstract:

In Current Scenario, India is a fastest growing economic country in the World. During Demonetization 86% of currency was removed and there is a slope in all Economic and Commercial sectors. Also, Demonetization is to replace 'Black Cash Supply'. In India demonetization and digitalization were introduced in fact at the same period. This had punched the sale of general and online tickets booking. IRCTC is the additional body to handle food services for travelers and E- ticketing services. Demonetization had huge impact on all financial transactions of the country. As Railways is considered as the courage center of the nation connecting people and places. The blow of these structure were hardly ever explored, hence it is an attempt by the researchers to study the impact during that period. The present study disclose the demographic factors influencing IRCTC bookings, the various attributes of digitalization and its impacts and the critical factors influencing IRCTC booking.

Keywords: Indian Railways, IRCTC booking, Demonetization, Digitalization.

Introduction:

The railway industry business play a phenomenal role in Indian economy. It spreads over nearly 68680km in the country covering 7349 stations, Operates 19,000 trains every day (Indian Railways.org 2017). Indian Railways is fourth major rail system and also second largest under single organization.

Indian Railway are playing vital role in integrating market and rising employment. Family and global monetary trend through railway building and important for traffic flow to ports.

IRCTC activities are important in food preparation, travel and E- ticketing operations for customers. It has the tagline "Lifeline of the Nation".

IRCTC is recognized, as pioneers in E-based train ticket booking, through mobiles with the help of WiFi, GPRS and messages with e-tickets and Railway Food services. Also, IRCTC offers E-tickets booked through online. IRCTC supplies tickets to the public. The delivery of ticket is done from beginning to end through dispatch or a person. More than about two lakh tickets are sold through IRCTC's portal per day.

Need for the Study:

Indian Railways is one of the vital public sector in India, with a capital **investment** of about 'Rs 55, 0001 core', which plays a vital role to develop GDP of our country. (Indian Railways 2017)

Demonetization was implemented on 8th November 2016. During Demonetization it was difficult to book tickets there was lack of proper knowledge about bookings, which has an impact on IRCTC booking. GST was implemented from first July 2017 to avoid double taxation. Changes in tax rates during implementation were difficult for the passengers, which had an impact over IRCTC booking. Since it is some of the recent financial regulations, there was not much of exploration on impact of digitization, on IRCTC booking. This study was undertaken to identify and evaluate the critical factors influencing IRCTC booking during that period. The major implications of the study include the determining demographic features of customers and other critical factors of booking, which is essential for marketing and planning of the IRCTC.

Objectives of study

- To identify the gender differences towards the factors influencing IRCTC booking.
- To find out the Age and Educational Qualification differences towards the factors of IRCTC booking.
- To examine the factors towards the influence of Demonetization and GST in the economy.
- To evaluate critical factors influencing IRCTC booking.

Review of Literature:

According to Alvares&Clifford (2009) explains, about the difficulty in fake currency in India are more comfortable and undetected. Also it states counterfeiters' had restricted in production to discover fake currencies.

Sandeep Kaur (2016) explained the impact of digitalization for many banking sectors and Organization in the intermediate. Also, impact has affected the industries like undesirable production for Consumer goods, items, Construction, Promoters and allied sectors.

Digitalization:

Jain, P.M (2006) mentioned about online payment, which would be able to check black” to analyze the development Pattern for cashless system. By the benefit of quick expenditure and remittance will safeguard optimum existing funds in banks, funding institutions, business houses and ordinary citizen.

Ashish Das & Rakhi Agarwal (2010) explained about the Imbursement System in India. Money is an exclusive proposition in India. Hence, there is a shift from cash-based economy to cashless system. Which in turn will reduce management cost, trade transaction cost, check transaction cost. Rahul Midha (2016) explains about blockades and concluded that even in India Digital India program are facing barriers. Himakshi Goswami (2016) concluded in his article, government will take into account the recommendation by government policies and decision making for implementing Digital India Programme.

Bappaditya Mukhopadhyay (2017) in his study explains about the shift from Cash to Cashless economy and also about the Challenges and Opportunities of India about moneyless economy which is substantial, save enormous money, which has been spent yearly in production and maintaining money. Most prominently digitalization will help the government to reach the goal.

IRCTC:

Durgamani et al., (2013) measured the services provided the passengers ticket booking to the on-board travel experience in the train and also problems between passengers and railway administration. Rajeshwari and Elangovan (2014) emphasized about the difficulties faced by

passengers while preserving tickets, boarding train and travelling. Sheeba and Kumuthadevi (2015) analyzed about the passengers' satisfaction and service quality of Southern Railways. By analysis of their study it is understood that Amenities provided the railways is not sufficient for the passengers. Their research concludes that the railway department must try to improve the main areas to deliver the quality of services for passengers. This concept of digitalization will absolutely retain the passengers to facilitate the services in future.

Methodology

In the present study, the passengers of rail travel who used IRCTC for their rail reservation in and around Coimbatore were considered as respondents for the study. Sampling procedure used is convenience sampling. Sample are selected in and around Coimbatore. The sample size for our study is 300. Primary data is obtained through questionnaire. Questionnaire used as primary research instruments were distributed to respondents for their feedback. The respondents who were willing to answer the questions were approached and responses were collected. The study conducted during January 2018 to March 2018. One of the major limitations of the study is that it is confined to Coimbatore city and in the mentioned time period, hence generalisability of application is limited. The statistical tools applied are 't-test, ANOVA, Factor analysis and Regression.

Discussion

Analysis of gender differences of the respondents towards the factors of different financial attributes

Table 1

H_0 : There is no relationship among gender and different financial attributes.

	Gender	N	Mean	Std. Deviation	Sig.	Sig. (2-tailed)	Null hypothesis
Money handling	Male	127	4.0787	.71109	.000	.000	Rejected
	Female	172	3.7064	1.01285		.000	
Internet banking	Male	128	4.1078	.57502	.014	.066	Rejected

	Female	172	3.9686	.69463		.059	
GST	Male	128	3.8891	.84809	.028	.008	Rejected
	Female	172	3.6000	.97020		.006	
IRCTC booking	Male	128	4.1458	.66073	.789	.024	
	Female	172	3.9700	.66538		.024	Accepted
Challenges of IRCTC	Male	128	3.9674	.76392	.741	.041	Accepted
	Female	172	3.7907	.71655		.043	

From the above table (1), Money handling, Internetbanking, GST have significance value less than 0.05. Null hypothesis has been rejected. So, it is evident from the table there is significance difference exists between gender and Money handling, Internetbanking, GST and there is no substantial difference between gender and IRCTC booking, challenges, scope of IRCTC.

Analysis of the Age differences of the respondents towards the factors of different financial attributes

Table 2

H₀: There is no significant differences between age and different financial attributes.

	N	Df	Mean Square	F	Sig.	Null hypothesis
Money handling	Between Groups	4	3.023	3.747	.005	**Rejected
	Within Groups	294	.807			
	Total	298				
Internet banking	Between Groups	4	.821	1.974	.098	Accepted
	Within Groups	295	.416			
	Total	299				
	Between	4	2.821	3.367	.010	

GST	Groups					**Rejected
	Within Groups	295	.838			
	Total	299				
IRCTC booking	Between Groups	4	1.356	3.125	.015	**Rejected
	Within Groups	295	.434			
	Total	299				
Challenges of IRCTC	Between Groups	4	2.045	3.866	.004	**Rejected
	Within Groups	295	.529			
	Total	299				

From the above table (2) the researcher observed null hypothesis (0.05) is rejected for the factor money handling, IRCTC booking, GST, challenges and scope of IRCTC. But for the factor internet banking the different age group has the same opinion.

Analysis of significant Age differences of the respondents towards the factors on different financial attributes

Table 3

POST HOC

Dependent variable	(I)age	(J)age	Mean difference (I-J)	Std.error	Sig.	95% Confidence interval	
						Lower bound	Upper bound
Money Handling	20-25	26-35	.36674*	.12099	.022	.0346	.6988
		36-45	-.17764	.17835	.857	-.6672	.3119
		46-55	-.31098	.25008	.726	-.9974	.3754
		above55	.18902	.32520	.978	-.7036	1.0816
	36-45	20-25	.17764	.17835	.857	-.3119	.6672
		26-35	.54438*	.19134	.038	.0192	1.0696
		46-55	-.13333	.29071	.991	-.9313	.6646

		above55	.36667	.35739	.843	-.6143	1.3476
GST	36-45	20-25	.50000*	.18167	.049	.0014	.9986
		26-35	.51108	.19499	.069	-.0241	1.0463
		46-55	-.10286	.29626	.997	-.9160	.7103
		above55	.19000	.36422	.985	-.8097	1.1897
IRCTC booking	36-45	20-25	.31414	.13074	.117	-.0447	.6730
		26-35	.39264*	.14032	.043	.0075	.7778
		46-55	.02302	.21320	1.000	-.5622	.6082
		above55	.63611	.26211	.111	-.0833	1.3555
Challenges of IRCTC	36-45	20-25	.31414	.13074	.117	-.0447	.6730
		26-35	.39264*	.14032	.043	.0075	.7778
		46-55	.02302	.21320	1.000	-.5622	.6082
		above55	.63611	.26211	.111	-.0833	1.3555

From the above table(3), it is observed that people of age group from 36-45 are handling money better than age group from 26-35 and the people of age group from 20-25 are handling money better than age group from 26-35 and they have more knowledge about GST than the people of age group from 20-25, people of age group from 36-45 are using IRCTC booking more than the age group from 26-35 and people of age group from 46-55 are managing the challenges and scope well than the people in the age group from 26-35.

Analysis of Age differences of the respondents towards the factors of different financial attributes

Table 4

H₀ :There is no differences between educational qualification and different financial attributes.

	N	Df	Mean Square	F	Sig.	Null hypothesis
Money handling	Between Groups	3	3.338	4.116	.007	Accepted
	Within Groups	295	.811			
	Total	298				
Internet	Between Groups	3	1.751	4.296	.005	

banking	Within Groups	296	.408			**Rejected
	Total	299				
GST	Between Groups	3	3.839	4.603	.004	**Rejected
	Within Groups	296	.834			
	Total	299				
IRCTC booking	Between Groups	3	1.846	4.272	.006	Accepted
	Within Groups	296	.432			
	Total	299				
Challenges and scope of IRCTC	Between Groups	3	3.362	6.458	.000	**Rejected
	Within Groups	296	.521			
	Total	299				

From the above table (4), it is observed that the null hypothesis (0.05) is rejected for the factor challenges and scope of IRCTC, GST and internet banking. But for the factors like money handling, IRCTC booking, the different level of educational qualification has the same opinion.

To Analyse the significant educational differences of the respondents towards the factors of different financial attributes

Factors extracted on Digitalization

Table (5)
KMO and Bartlett's Test

Kaiser-Meyer-Olkin	Measure of Sampling Adequacy	.919
Bartlett's Test of Sphericity	Approx. Chi-Square	7538.873
	DF	1128
	Sig.	.000

The above table (5) explains the sample adequacy of the collected data to run the data reduction. The KMO examines the sample capability, proves to be 0.919 which is above 0.6, a measure enough to carry out the factor analysis.

Table 6
Rotated Component Matrix

	Component				
	1	2	3	4	5
Ticket booking easy	.705				
Faster ticket booking	.696				
Improved quality of ticket booking	.640				
Quick access	.561				
Multiple bookings through IRCTC is easy	.550				
continue to use IRCTC booking	.535				
Financial information are tampered		.697			
Concerned of consequences		.655			
Challenging and frustrating booking		.609			
Re-login in IRCTC website is a tedious process		.569			
IRCTC website is always fast and efficient		.534			
Routes are readily available		.513			
Cancellation charges are reasonable		.504			
GST reduce tax evasion			.733		
GST is a good idea			.727		
transperancy in tax structure			.723		
GST has a positive impact on IRCTC booking			.703		
inequality of income			.530		
Stay within your budget				.716	
Less Risky (Loss of hard earned money can be avoided)				.713	
Increases cyber crime					.617
knowledge about transferring funds					.607
Increase Revenue to Government					.582
No need to rely on bank branches for train booking					.510
Increase in Internet fraud					.500

From the above table (6) it is clear that Five factors were found from the factor analysis. Factor one has components like ticket booking easy, faster ticket booking, improved quality of ticket booking, quick access, multiple bookings through IRCTC is easy and continue to use IRCTC booking. Factor two has components like financial information are tampered, concerned of consequences, challenging and frustrating booking, Re-login in IRCTC website is a tedious process, IRCTC website is fast and efficient, routes are readily available and cancellation charges are reasonable. Factor three has components like GST reduces tax evasion, GST is a good idea, transparency in tax structure, GST has positive impact on IRCTC booking and inequality of income. Factor four has components like stays within your budget and less risky. Factor five has components like increases cybercrime, knowledge about transferring funds, increases revenue to the government .The factor analysis shows above .60 and is significant.

Figure:1 Factors on Digitalization



Regression**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.660 ^a	.436	.428	.50436

Table 7**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.717	4	14.429	56.722	.000 ^b
	Residual	74.788	294	.254		
	Total	132.505	298			

From the above table (7) it is clear that R value is 66 % and R² value is 43%, therefore it is inferred that factors like money handling, challenges and scope of IRCTC, GST, internet banking which is found from the factor analysis are highly influencing the IRCTC booking.

Table 8
Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.339	.207		6.466	.000
Money handling	.080	.037	.110	2.176	.030
Internet banking	.138	.052	.134	2.654	.008
GST	.138	.043	.192	3.238	.001
Challenges of IRCTC	.343	.053	.380	6.435	.000

The table (4.5.3) shows that, $Y = a + bX = 1.339 + .080$ [Factor 1 Money handling] + .138 [Factor 2 Internet banking] + .138 [Factor 3 GST] + .343 [Factor 4 challenges of IRCTC]

From the above table, we infer that the r value for Factor 4 is (.343) which is highly influencing highly towards IRCTC booking.

Since the R value is 66 percent and R square value is 43 percent, which is higher than the actual value of 30%. The factors influencing with t values are challenges of IRCTC (t=6.435), GST (t=3.238), internet banking (t=2.654), money handling (t=2.176). This shows that these factors contribute the influencing rate at 43% and found to be statistically significant. Among the factors challenges of IRCTC is highly influencing factor while booking.

FINDINGS

- By applying t-test it is proved there exist variation between gender and Money handling, Internet banking, GST and also there is no significant difference between gender and IRCTC booking, challenges and scope of IRCTC.
- By using ANOVA, it is observed that for the factor money handling, IRCTC booking, GST and challenges there is significant difference of opinion with different age groups. But for the factor internet banking the different age group has the same opinion and by post-hoc it is observed, that people of age group from 36-45 are handling money better than age group from 26-35, people of age group from 26-35 have more knowledge about GST than the people of age group from 20-25, people with 36-45 are using IRCTC booking more than the age group from 26-35, age group from 46-55 are managing the challenges and scope well than the people in the age group from 26-35.
- By using ANOVA, it is observed that for the factor-challenges of IRCTC, GST and internet banking with different educational qualification influences, where as factors like money handling, IRCTC booking, the different level of educational qualification has the same opinion.
- By applying Factor Analysis, PCA method Five factors were found from the factor analysis. Factor one deals on money handling has components like , stays within the budget and less risky. Factor two is internet Banking which has components like: increases cybercrime, knowledge about transferring funds, increases revenue to the government, Factor three has components like GST reduces tax evasion, GST is a good idea and transparency in tax structure, GST has a positive relation for IRCTC booking

and inequality of income. Factor four is IRCTC Booking has components like: ticket booking easy, faster ticket booking, improved quality of ticket booking, quick access, multiple bookings through IRCTC is easy and continue to use IRCTC booking. Factor Five is about Challenges of IRCTC has components like: financial information are tampered, concerned of consequences, challenging and frustrating booking and Re-login in IRCTC website is a tedious process. These are the five factors extracted from PCA of factor reduction.

- By using REGRESSION, it is observed r value with 66% and r square value of about 43%, which is higher than the actual value of 30%. The factors influencing with t values are challenges and scope of IRCTC ($t=6.435$), GST ($t=3.238$), internet banking ($t=2.654$), money handling ($t=2.176$). This shows that these factors contribute the influencing rate at 43% and found to be statistically significant. Among the factors challenges of IRCTC is highly influencing factor of IRCTC Booking.

5.2 SUGGESTION

- The service provider should concentrate more on facilities for customer, payment mode like e-payment etc, age group education and different income group play vital role in handling IRCTC Bookings. Under the age group 26-35 yrs are the major users, IRCTC can design its functions catering to this middle-aged crowd.
- From the analysis, some attributes such as cybercrime, internet fraud are the threats in the IRCTC booking controlling measures for the same should be implemented for safety transactions and re-login process should be made easier. The study shows that challenges of IRCTC is a very crucial factor on IRCTC booking. The knowledge level can be enhanced, by creating awareness programs for the booking process and tax rates for all the age groups.
- The government must strengthen the Cyber Security framework. Though customers shifted from manual reservation to IRCTC for booking they still more concerned about the security of the process. Hence proper technology should exist to reduce frauds and to ensure security.

CONCLUSION

IRCTC online reservation system is very convenient for the passengers. Hence, it is very popular and increasing the users day by day. Providing service with proper safety facilities for e-transactions and making the process simpler could help to increase the satisfaction level of passengers on Digitalization and IRCTC booking..

The overall results prove that digitalization and GST have an impact on IRCTC booking in positive and negative manner. Also, the results identify the facilities for e-payments and knowledge for booking to be enhanced. IRCTC is also spreading its wings with flight, hotel and cab booking as well as holiday packages. Although the expansion of IRCTC in India took place rapidly, still there are several issues to be rectified for the smooth functioning of IRCTC. The main issue is that IRCTC needs improvement in overall services including passenger security while booking, convenience and running on time. As Indian Railways play a pivotal role in Indian economy, IRCTC booking also needs to be monitored and controlled effectively for smooth functioning of the Rail business.

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