

PAPERLESS MOBILE TICKET BOOKING UTS APPLICATION: AN EXPLORATORY STUDY OF REGION THANE.

Aarti Vikmani¹

Dr. Meenakshi Malhotra²

Abstract

With the advent of 21st century, India is moving toward digitalization. Digitalization is helping people to move toward an economy which is cashless and paperless. Our Indian railways are also adopting digitalization with the help of paperless online ticket booking application known as UTS (Unreserved Ticketing System). The government provides this facility for the convenience of the passenger. The main advantage of this application is if the passenger book tickets online then the ticket is sent directly to the mobile and there is no need for printed tickets which makes it a paperless process. Digital payment indirect reduces expenditure for the printing of currency notes, restriction of corruption, black money circulation and helps in the growth of the economy. But the usage of this application is quite less. Therefore, my research focuses on the awareness level of people regarding the digitalized ticket booking process by UTS application. The primary purpose is to study the awareness level and also finding the factors that positively and negatively influence the usage of this application. It will help in giving suggestions to the officials for making strategies regarding increasing the usage of the application and thereby growth of the economy. The data were collected from the train travellers of the region of Thane by the help structured questionnaires. The questionnaire was grounded on the TAM (Technology Acceptance Model) model. Data analysis was done with the help of SPSS. Result put forward a model which consisted of factors Perceived Usefulness, Perceived Benefits, Trust, Risk and Perceived Ease of Use. Results of the study show that trust is the most important factor in comparison to the risk. Moreover, age and occupation play an important factor in the adoption of technology. Strategies should be made to improve the trust of the consumer in comparison to work on the risk factor.

Keywords: Digitalization, UTS, TAM, Demographics, Factors

Introduction

Digitalization is the use of technology in the various business process. There is a change in the social interaction in Indians due to digitalization. Digital India is the buzz of today's generation. This has been brought by the government of India for modernization and removing all the geographical barriers all over the world (Chaudhuri and Kumar, 2015). There is an impact of digitalization both on the private and the public sector. Digitalization has been promoted to the peak under the leadership of Prime Minister Mr Narendra Modi. The services are made available to the common man on the online portals which made the process to be more transparent and convenient. Everyone remembers when computers were introduced not only to the private sector but also to the public sector. These real changes are visible to every citizen in the economy. Similarly, is happening in the physical transaction of cash, which will be considered as to be history in the coming world because the economy is moving towards paperless transaction (Gupta, 2017).

The Government emphasized on, going cashless which was with a view to impede the operations of the parallel Economy which was detrimental to the interest of the Country. Through the process of digitalization, the aim

of the government is going paperless and the railways are also taking a step in this direction by introducing various schemes (Nag, 2018). The Indian Railways has kick-started a massive effort to digitize its archives across the country that will cover about 25 million pages of railway history (PTI, 2018). Digitalization with respect to online ticket booking is consumer-centric. Most of the railways in the metro cities have implemented this model of mobile ticket booking is transparent with respect to the price and the complexity of the situation has been removed (ARC Advisory Group, 2018).

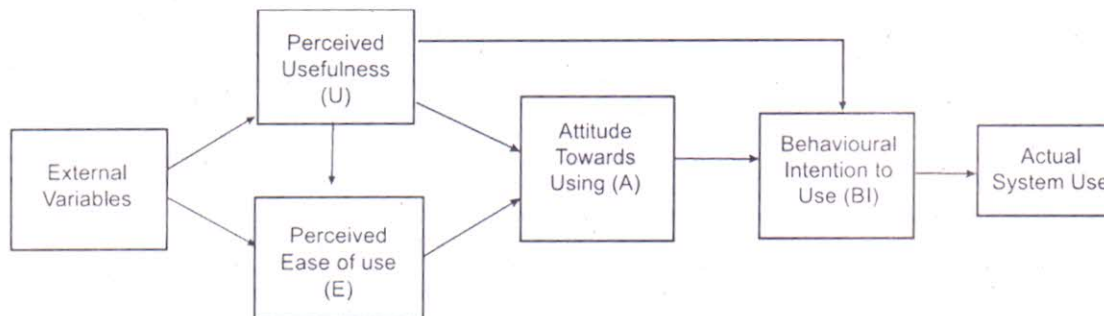
Theoretical frame work

Firstly, there was Theory of Reasoned Action (TRA) model which was considered to be one of the most important and widely accepted models of persuasion that considers the various aspect of the individual performing a definite behaviour. This theory was developed by Martin Fishbein and Icek Ajzen in 1967 it is also used in communication discourse as a theory of understanding. It is an extension of the model based on attitude, the theory of attitude. This theory suggested a relationship between attitude and behavioural intentions but this theory was questioned in the 1960s because attitude theories were not proving to be good indicators of human behaviour.

¹. Student, Dr. VN Bedekar Institute of Management Studies, Maharashtra.

². Assistant Professor, DR VN Bedekar Institute of Management Studies, Maharashtra.

Further, a new model has been introduced which is known Technology Acceptance Model (TAM) which was projected by Fred Davis in 1989. This theory includes how a user comes to accept and use technology. TAM includes the relationship between the behaviour and the external variables which include beliefs of the individual, attitudes of individual, and usage of the system.



Flow Chart - 1

This model is used in finding out the factors that are influencing the individual in the adoption of the technology. These factors are the driving force for the individual for the acceptance of the technology.

Literature review

Amin et. al. (2016) defined E-commerce as the transactions that are taking place on the online portals for the buying of the goods and the services. The manufactures and the customers are affected to a significant level by the introduction of E-commerce. The model of the business has to be changed by the development that is happening across the globe with respect to E-commerce. Even the Small and Medium Enterprise are using E-commerce facility to compete with the large organizations. E-commerce has significant influences on the environment. Although this model is accepted and used in businesses still e-commerce is not explored fully.

Singh and Sinha (2017) studied that India consists of more than 900 million mobile users, but only 40 million are mobile banking users. There can be several reasons being this such as the need for active collaboration between banks and Telecom Company, lack of accessibility to customers, cost, awareness about the mobile banking app etc. Mobile banking awareness has to be created amongst banks to the customers. The customer has different views on mobile banking services provided by their service providers. We need to study the impact of mobile banking on customer experience after using mobile banking.

Kumar et. al. (2015) emphasized the importance of mobile communication and the internet banking facility available for the daily use of investors. The time and the cost factor have been reduced by the introduction of mobile banking. The research describes the history and the changes that the mobile banking has brought the life of the common man. Though such facilities are provided with the risk factor associated cannot be ignored. There is a risk to the security of the transaction and the security of the information provided by the individual.

Ara (2015) find out that India is having a great market potential for investment in which E-commerce is one of the highest growing business. E-commerce has been a huge change in investment. Due to more and more use of mobile and Internet has enhanced e-commerce in both urban and rural areas. The research describes the current status of e-commerce in India and the challenges which the different players are facing as a result of the e-commerce.

Rationale of study

With the advent of 21st century, India is moving toward digitalization. Digitalization is helping people to move toward an economy which is cashless and paperless. Our Indian railways are also adopting digitalization with the help of paperless online ticket booking application known as UTS (Unreserved Ticketing System). The government provides this facility for the convenience of the passenger. Therefore, this research focus on the awareness level of people regarding the digitalized ticket booking process by UTS application. Secondly to find out the factor that positively and negatively influence the usage of this application.

Research methodology

The first objective of the study is to find out the awareness level of people regarding the digitalized ticket booking process by UTS application. Secondly to find out the factor that positively and negatively influences the usage of this application. A structured questionnaire was made which was divided into two parts. The first part was about the demographic profile of the individual which includes age, gender, occupation, the frequency of travel by train and the awareness about the UTS application. The second part of the questionnaire consisted of 22 statement about the factors that affect the usage of the UTS application. The data were collected with the help of the judgemental sampling. The validity of the questionnaire was measured through Cronbach's Alpha whose value came out to be 0.849.

Data analysis

Table - 1: Demographic profile of respondents

Sno.	Demographics	Not Used UTS application	Used UTS application	Chi- Square
1	Age	%	%	df = 4 Chi- Square= 17.377 p = 0.002
	less than 25 years	63	37	
	25-35 Years	51	49	
	35-45 Years	22	78	
	45-55 Years	82	18	
	55 Years and above	64	36	
2	Gender			df = 1 Chi- Square = 8.414 p = 0.053
	Male	61	39	
	Female	38	62	
3	Salaried Employee	47	53	df = 1 Chi- Square = 18.414 p = 0.03
	Businessman/ Professional	58	42	
	Retired	36	64	
	Students/Others	42	58	

The above tables show that the value of p in chi-square test is less than .05 for age and occupation, therefore, there is a significant relationship between age and adoption of UTS application and Occupation and adoption of UTS application.

The second part of the questionnaire consisted of 22 significant items of a questionnaire which was then subjected to an exploratory factor analysis using principal component analysis coupled with varimax rotation. Results put forward 9 components for the variables. The result of the factor analysis is given in table 2

Table - 2: Factor Loadings and Eigen Value

Construct	Item		Factor Loading	Eigen Value
Perceived Usefulness	PU1	1. Using UTS application improves my work performance	0.689	1.76
	PU2	2. Using UTS application improves my transport options	0.677	
	PU3	3. Using UTS application enables me to reach my destination faster	0.700	
Perceived Ease of Use	PEOU1	1. Setting up the UTS application is easy in your mobile	0.574	2.24
	PEOU2	2. I think the UTS application has a user-friendly interface	0.680	
	PEOU3	3. Ordering on UTS application is easy	0.571	

	PEOU4	4. The payment process of UTS application is effortless	0.530	1.07
Attitude	A1	1. I am positive towards the introduction of UTS application	0.675	4.09
	A2	2. I think that UTS application serves a good purpose	0.607	
	A3	3. I think I can save time by using UTS application	0.608	
	A4	4. I think using UTS application is comfortable	0.568	
Subjective Norms	SN1	1. The public opinion about UTS application in general is positive	0.765	0.73
	SN2	2. It is important for me what the public thinks about UTS application	0.633	
	SN3	3. The media attention UTS application affects my willingness to use the service	0.501	
	SN4	4. My close friends use UTS application	0.521	
Intention	I1	1. I intend to use the UTS application in the future	0.704	12.23
	I2	2. Given all the resources I will always use it	0.574	
Trust	T1	1. Transactions can be easily refunded	0.831	
	T2	2. Errors can be easily reversed	0.733	
	T3	3. I believe that data sent is confidential	0.521	
	T4	4. I get immediate confirmation of the transaction	0.636	
	T5	5. Nobody else could accept the transaction as me	0.593	

The above table shows that the six important factors are Perceived Usefulness, Perceived Ease of Use, Attitude, Subjective Norms, Intention and Trust. Only those variables were considered whose factor loadings were greater or equal to 0.500

Table - 3 : Factor and Variance explained

S No.	Factor	% Variance explained
1	Trust	55.584
2	Perceived Ease of Use	10.179
3	Perceived Usefulness	7.987
4	Attitude	4.880
5	Subjective Norm	4.085
6	Intention	3.333

According to the variance explained data trust came out to be the most important factor that affects the usage of UTS application for ticket booking.

Discussion and future implication

Travelling by train is made difficult by standing in the queue for the ticket booking. This painful problem has been solved by the India Railways through UTS application. This is the official application for booking unreserved tickets. This has provided convenience to the consumer but the usage of the application is limited. This research shows that the usage of the application is limited by the users. The usage is more in the case of 25 years and 35 year age group. But the usage is not dependent on gender. Since the age and occupation affects the adoption of the UTS application, therefore, such target audience should be selected. Secondly, trust plays an important role in the usage of the UTC application. People are fearful about the involvement of the personal information and the online money transactions. Awareness level should be provided to the people regarding the security of the information and the money tractions. Since the application is used by the skilled and unskilled population, therefore, the interface should be easy and user-friendly.

The future research should focus on the other parameters which are psychological in nature. Secondly determines should be identified which have moderating and the mediation effect on the usage of the UTS application.

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