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# Influence of ICT and Its Dynamic Change in Daily Life of Human Being

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**Abstract:** In modern world, new emerging technologies are emerging on daily basis. As the technologies are increasing day by day, human is getting more and more dependent of it. ICT is one of the most advanced technology that is being used by millions of people worldwide. In this research work, impact of ICT, and its role in our daily life in different sectors has been studied in brief. A methodology is presented about how ICT works in online banking android application as these days, online payments is trending and widely used by millions of people to avoid cash payments during Covid-19 pandemic. In upcoming time, ICT will reduce 70% of the human efforts and automatic work done will be the new trend in many sectors such as education sector, daily life, administration, health care and hospitality etc. from future perspective this research work may help learners to better understand the facts about ICT.

**Keywords:** Information and Communication Technology, Impact, Online banking, Education, Awareness.

## INTRODUCTION

Information and Communication Technology (ICT) is one of the most emerging technology these days, around which our whole life rotates. Not only some specific areas but almost everywhere ICT is being used. ICT is a technology that allows multiple users to communicate with other and pass on useful information as mentioned in figure 1. The involvement in various fields is illustrated below.

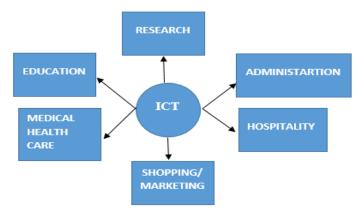


Fig.1: Involvement of ICT in different areas

# **Definition and its Meaning**

As its name indicates that, there are three major terms being used in complete ICT. These terms are information, communication and technology. Each and every part plays different role in growth and development of any sector such as hospital, education, house hold task, education and many more. Information is the data that is being accessed by user. Information is generally referred as useful data that has some meaning and significance. Communication refers to the connectivity between two parties. This may refer to the process of sending and receiving some data from sender to receiver and vice versa. Technology refers to the technical component that are being used in ICT to access information and to communicate such as computer, laptop internet, LAN, camera for video conferencing etc. thus collectively, all these three units works together and widely called as ICT [1].

#### Role of ICT in education

It is very difficult to count all benefits of ICT in few lines however some of the major impacts are considered in this section. ICT enables the students for e-learning and thus it enhances the access of education for all. With the help of ICT, quality of education is improved as it provides the equal opportunities for all users. Due to involvement of ICT in education sector, it become possible to facilitates the tools of different types for learnings, such as visual, hearing impairments so that, physically handicapped and challenged persons can also learn about different new things. ICT enables the distance learning more effective as it enables online information sharing platforms for all. Not only for students but for teachers as well, ICT has been proven a boom, by the use of ICT, teachers can improve their teaching skills and in developing new researches. With the help of ICT technology, schools, teachers and experts can share their experience with other school pupils so that as an integrated process, this sharing of experience can help each other throughout the nation which may leads to global improvement [2].

#### ICT tools in General classroom

There are various ICT tools that are used in general classroom to give more impact on student's learning. Multiple tools are used such as LED/LCD projector, PowerPoint presentation, social media platform such as YouTube, social blogs for reading, CCTV, conferencing, virtual meetings, information regarding google maps, google classroom applications, flicker, classroom teaching aids etc. CAL, is one of the most advanced feature that is being used by many of us nowadays. CAL stands for computer aided learning which consists of different approaches that delivers vast ocean of information in very short period of time [3].

## Role of ICT in daily life

Human daily life is widely influenced by ICT and its impact can be seen in our daily routine activities. Some of the examples of activities are illustrated in figure 2.

- Online shopping platform are the best example of our daily life platform that is used by millions of people and it is based on application of ICT. Shopping websites and android applications can be used for this, within few seconds we can place food orders / purchase & sale etc.
- Online banking is the top most advance application in our daily life that is widely used for money transfer, paying bills, shopping payments, submitting fees and many more tasks can be done using this technology. All this become possible by the use of ICT only. Online banking applications are designed in such a way that anyone can use it from anywhere in order to transfer money digitally.
- Education in student's life play important role. During COVID-19 pandemic situation, online education is one of the fierce solution that is adopted by so many teachers and students using online channels for course studies and e-learning platform prevent the student's learnings from hinder.
- Distance education is improved a lot with the se of ICT which is totally based on online education system and online study material facility [4].

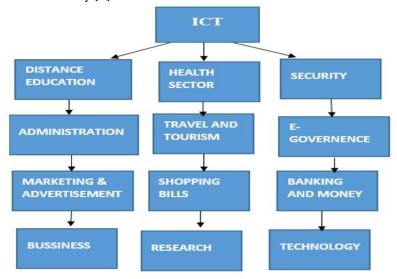


Fig. 2: Role of ICT in different sectors of human Life

The impact of ICT in human life can be seen in every field. ICT plays a vital role in health, marketing, business, technology, research and many other sectors. ICT is a vast network of different types of components connected with each other. In this network, not only virtual connection matter but also physical units are linked with each other. Such as hospitals, banks, colleges, government, personal life style platforms and many more. Here, in

brief the description of technicality behind ICT is given in a pictorial form in figure 3. In which it shown how internet facilitates the user to access different platforms that are mentioned in figure 2.

The main feature that made ICT so popular and useful is the security level provided by it without authentication process, ICT cannot share information with any of user. Therefore, authentication is one of the most priority feature for users as well as the ICT [5]. User can access only authorized information. In our daily life as well, we can see many of the examples of authentication such as using various application. Some of the application level examples are:

- (a) PayTM, Google Pay, BHIM UPI
- (b) Amazon, Flipkart, Myntra
- (c) Educational applications such as Udemy
- (d) Online application form
- (e) Taxation

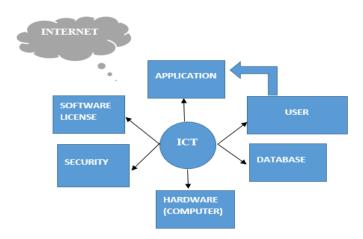


Fig.3: Basic block model of ICT

It is clearly visible that all the user end platform applications and access are interconnected with internet and databases that collectively works to ease the user task and this whole process is termed as functioning of ICT.

#### LITERATURE REVIEW

Simin Ghavifekar et al. presented a research work in which the role of ICT in education sector has been discussed and an analysis is done from teacher's point of perception. In this paper, a qualitative research work is done on the basis of randomly selected 100 teacher samples. A questionnaire is shared with the samples and evidence has been collected in order to conduct the research. Some significant issues are faced in context of ICT. As a result, author found, male participation with ICT is found to be more than that of females. Mathematical figures were shared by author as (Mean =2.04 & standard deviation = 0.997) for males and (Mean= 2.04, standard deviation = 0.992) for females[6].

K.Bhoopati, discussed about the impact of ICT in education benefits & its challenges in this research work. Author had given an overview regarding, ICT enabled education. A survey has been done in this paper which considered different types of educational institutes and universities and no. of institutes has been counted. In 2006 there were total 349 institutions were there, but in the year of 2013, there are total 651 institutions. It is clearly identified that there is an increase of no. of institutions that are using ICT enabled education technology which is a sign of movement towards more use of technology [7].

Anshuman Singh presented a research work in which, impact of ICT on emotional branding in adolescents has been discussed. Author reveals about the effect of efforts for emotional branding with multiple formats towards youth and adolescents. In this paper, author studied behavioral nature of a no. of samples by offering them a no. of brands. Sample picks any one of the brand choosing specifically to show their identity or newness of wellbeing. Author considered chat boats, adolescents, lead score as main focused keywords in research work [8].

Shyamal Majumdar, presented a report on changes adoption in teaching learning process. Author considered different technologies used for teaching and learning process where, three models are mentioned that are traditional, informative and knowledge. These models focus on three things, teacher learner and group, corresponding to this role of learner is discussed whether it is active/passive or adaptive. Different changes in role of a learner and teacher are illustrated in tabular form. Other changes have been mentioned in this research work such as changes in media application, delivery of curriculum. Some of the new emerging terms related to ICT has been discussed such as multimedia, e-learning, blogs, knowledge of content [9].

Sudipta Debroy has presented a research work in which author discussed about various applications of ICT in the process of teaching learning. Author discussed about, various examples in which, ICT has been used such as RFID, social media, CAL, video conferencing etc. in this paper author defined ICT and its meaning, components of ICT, also discussed about role of ICT in education sector, its benefits and ICT enabled classroom. Regarding learning, author mentioned some of the teaching aids such as LCD projector, computer assisted classroom, PowerPoint presentation, use of smartboard in classroom and many more items had discussed by author [10].

## **METHODOLOGY**

In purposed methodology, the working of ICT in depth in context of how payments have been done virtually and digitally is being explained with contrast of authentication and security. There is a scenario of a user that has performed a task of Money Transfer to a beneficiary.

Brief Scenario of Money Transfer

The mechanism starts with user, as user generates a request (RQST) using a mobile phone and installed an android bank application. A stepwise flow graph is illustrated in figure 4 user generates a request for money transfer through application, here internet and server are connected with bank database. Therefore, it is assumed that every component is connected with internet and perform functioning as a part of ICT. After request being generated, application will confirm with bank database that whether the request can be processed or not. Sidewise balance inquiry is done in order to confirm whether enough balance is maintained or not. If there is no balance in account, request is declined. If there is enough balance, request is processed after authentication process. In authentication a unique PIN no. is verified from user end and linked account then, the request is being processed. In between of this working, beneficiary account validation is also done, because it is necessary to check whether the beneficiary account if valid or not. This is how, ICT works in online banking and money transfer without even going at bank. The whole process is totally hustle free and reliable. The ease of use and robust nature made ICT user friendly and human dependent.

The study and flow of methodology can be analyzed in such a way that balance enquiry and validity of beneficiary account are the examples of authentication process provided by ICT for every user in every attempt. PIN verification is an example of security maintained by ICT. Without these processing, ICT cannot avail any service to any user. This feature made ICT, a technology that is worldwide used. In security systems, live monitoring, business, technologies, space research everywhere it is used globally. In the assumed scenario of online banking, the role of ICT is very critical. At every step of processing it is very important to maintain the security so that, no unauthorized beneficiary could be misleading.

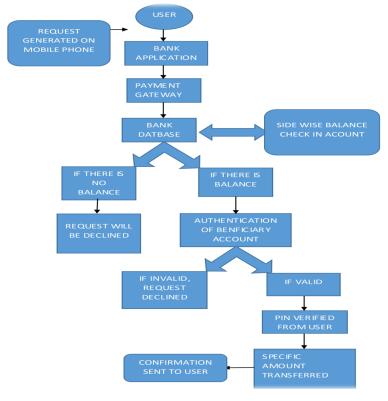


Fig. 4: Flow graph of functioning of ICT with online banking

#### DISCUSSION

The role of ICT is inevitable and nowadays, humans are so dependent on technology that no one thinks to live without it. it would be very much difficult and almost impossible to work without ICT. From our day to day life there are various examples which most of the people use knowingly or unknowingly that are purely based on ICT technology. Some examples are vending machine, ticketing counter of metro, scanning of luggage, attendance in offices, biometric and radio frequency based identity cards, booking of flight, online learning etc. are the common examples. Even in upcoming future trend, there will be more human dependency on ICT based technology in many other areas.

## **CONCLUSION & FUTURE SCOPE**

The main motive of this article is to share information regarding ICT and its impact on human life with a practical example of online banking. In this paper, the role of ICT and related technology in different sectors has been studied and analyzed that at a very rapid rate, ICT will cover each and every sector of life. Except education, health, transportation and marketing, there are various sectors such as automobile, aviation and many more in which ICT based technologies will completely replace human work done and manual efforts. It can be concluded here that ICT plays a vital role in our lives which may leads to more automatic work done ability with high efficiency. In research and scientific development, ICT is used as an essential part and with the use of ICT, humans will become more advance and more familiar to technology. In education sector, teachers and learners feels more confident and familiar with technology. New techniques are learned about how to conduct online classes, how to share files via technology using internet therefore, it is right to say, that ICT is becoming roots of generations. From birth till death, every process in human life is linked with ICT.

From future perspective, ICT based global mechanism of communications will be designed so that total work done remaining in favor of humans will be just monitoring and controlling, else from designing in production industries and food packaging robotics arms, surface mounted technology and printed circuit boards these are the areas where ICT will improve and help in enhancing the percentage in production and marketing for ultimate profit.

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