



## The Influence of Digital Skills on Non-Cash Payments Among Buyers: Insights from Rajasthan

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Rajasthan, a land where the vibrancy of urban life meets the simplicity of rural existence, stands as a unique chapter in India's journey toward a digital economy. Here, people are gradually stepping into the world of cashless transactions, but digital literacy emerges as a pivotal turning point in this transformation. Digital literacy goes beyond merely handling a smartphone or connecting to the internet; it encompasses a set of skills that empower individuals to use digital financial tools with confidence and security. In Rajasthan, where diverse cultures and economic levels coexist, the level of digital literacy profoundly shapes consumer behavior. This exploration delves into an investigation that examines the relationship between digital literacy and cashless transactions in the state's urban and rural areas, revealing how this literacy influences consumers' trust, preferences, and efficiency.

In the 21st century, digital technologies are reshaping financial systems. In India, where the government promotes a cashless economy through initiatives like Digital India, tools such as UPI, mobile banking, and digital wallets have become essential. Rajasthan, with



# OPINION TODAY

Peer Reviewed, Refereed Quarterly Journal

Vol. 01, No. 02 (2025): October-December

ISSN : Applied

its mix of bustling cities and remote villages, provides a rich backdrop for understanding how digital literacy affects consumer engagement with these tools. Urban dwellers often adapt quickly to technology, while rural folks face hurdles that slow their participation. This story uncovers how digital literacy bridges or widens this gap, drawing from observations across Rajasthan's diverse landscapes.

The ancient Indian education system aimed at holistic development, nurturing physical, mental, ethical, spiritual, cultural, and economic growth. It was rooted in values that prepared individuals for life's ultimate goals, fostering a society where knowledge was passed down generations without governmental interference. Education was a community responsibility, free from rigid controls, ensuring every segment of society contributed. This system made India a leader in knowledge, science, art, and culture, with prosperity and social harmony as its hallmarks. Each generation preserved and enriched the wisdom of the past, creating a legacy of intellectual and moral strength.

Gurukuls formed the backbone of this education, where students lived under their guru's guidance, learning not just from books but from life's practical lessons. Discipline, service, and harmony with nature were key. From princes to commoners, all studied equally, emerging as knowledgeable, character-driven individuals. The guru-disciple bond strengthened society's moral fabric. This approach propelled India to global prominence in various fields, with its education system being advanced and inclusive until the 19th century.

However, change arrived with foreign powers, who sought to weaken this foundation. European forces, aiming for political dominance, also targeted cultural and intellectual realms. They used education as a tool to alter Indian thinking, disconnecting people



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from their roots. The new system promoted European values as superior, creating a class that was Indian in appearance but aligned with foreign interests. This shift instilled a sense of inferiority, making Indians view their heritage as outdated. Education became job-oriented, losing its ethical and spiritual dimensions. Even after independence, this mental subjugation persisted, as the education framework remained largely unchanged.

History was rewritten to diminish India's glory, fostering division and self-doubt. Foreign historians portrayed Indian society as backward, justifying their rule. This narrative eroded national pride, making people aspire to foreign ideals. The education imposed was designed to produce clerks for the empire, not thinkers or leaders. As a result, moral values declined, social bonds weakened, and cultural heritage faded. Today, we see the effects in a society grappling with ethical erosion and disconnection from its roots.

This situation poses a major barrier to national revival. To reclaim India's past glory, education must reconnect with its origins. Modernizing the ancient gurukul system integrating science, technology, and global perspectives while centering ethics and culture is essential. Education should be freed from excessive government control, becoming a societal endeavor where national pride is instilled. Curricula must include Indian values, teaching students their history, culture, and responsibilities. Such an education prepares individuals not just for jobs but for building society.

The strength of ancient education lay in viewing life holistically. Students learned from nature, served their gurus, and understood their societal roles. Today's education focuses on intellect but neglects character. Adopting ancient ideals can awaken national pride in students. They will honor their culture and advance it. Education must be



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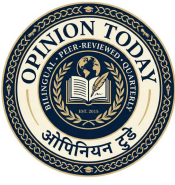
ISSN : Applied

adaptive, blending old values with new contexts like combining Indian philosophy with modern science.

National revival isn't just economic; it's cultural and ethical too. Ancient education made India a world teacher, where knowledge flowed freely. We must revive that stream, connecting youth to their roots for progress. Education should be society-focused, with respectful guru-student relations and social responsibility in students. This way, we can break free from mental subjugation and position India as a culturally rich, intellectually vibrant nation.

In essence, Indian education teaches that knowledge is liberation, not bondage. Adapting it to modern needs can lead to national revival. By empowering the youth with cultural connections, ethical values, and global awareness, we build a nation ready for challenges. This journey is tough, but inspired by ancient ideals, we can achieve it. Education transforms individuals and society, serving as the true key to national upliftment.

In conclusion, the ancient Indian education system guides us toward comprehensive growth, ethical living, and societal harmony. Reviving its essence in a modern form can liberate us from past shadows and propel India toward a future of pride and progress. This revival demands collective effort, but its rewards as a united, enlightened nation are worth every step.



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ISSN : Applied

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