

OTT PLATFORM AND GREEN BANKING : A CASE STUDY OF CHHATTISGARH STATE

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ABSTRACT

The rise of OTT platforms in the modern era of globalization has made them a mainstream media option worldwide. These platforms enable direct access to target audiences, contributing to significant growth in the online entertainment industry. Advancements in online delivery systems have made it easy for consumers to access OTT platforms through the internet. As a result, over-the-top services are shaping the future of media, leading to the emergence of various industries in the OTT platform market due to a surge in subscribers. Viewers can access movies, series, and video content through OTT apps on internet-connected devices such as smart TVs, mobile phones, laptops, computers, and tablets, etc. With reliable internet services, viewers can enjoy significantly improved audio and visual quality. OTT services cater to a wide range of audiences, from the youngest to the oldest generation. It's common for consumers and even bank employees to quote movie dialogues and songs, which reflects the influence of OTT platforms on both positive and negative cultural aspects in today's society.

Keyword : Internet, OTT Platforms, Consumers, Media, Bank employees.

1) INTRODUCTION :-

OTT stands for over-the-top platforms, which directly reach the viewers, bypassing traditional middlemen. On 15th August 1982, a significant milestone was achieved when Doordarshan started broadcasting in color using the satellite INSAT 1A. This marked a turning point in the history of Indian TV. In 2000, the Indian government announced the introduction of DTH (Direct to Home Satellite) services in the country, leading to the launch of the first dish TV in India, which utilized the internet. Prior to this, people relied on cable TV delivered through cables, but with DTH, an antenna could be installed at home to receive satellite signals. Many households still use set-top boxes to access various channels. The emergence of web 2.0 and the exponential growth of social media coincided with the rise of OTT platforms. In 2008, Reliance Entertainment launched an OTT platform and later partnered with Netflix in 2009, making its content accessible through smart TVs and gaming consoles. Netflix, founded in 1997, initially offered DVD rentals through its website, Netflix.com, allowing users to rent unlimited DVDs for a monthly fee. In the early days, Netflix operated by allowing users to

select and order DVDs online for home delivery. Back in 2000, the company introduced its recommendation system, which analyzed users' movie preferences to suggest similar films for them to rent. At the same time, Blockbuster, a competitor of Netflix, primarily operated physical stores where customers could rent or purchase CDs and DVDs. However, Netflix's online platform and subscription model, which offered unlimited DVD rentals for a monthly fee, gave it a significant advantage. By the time Blockbuster launched its own online DVD rental service in 2004, Netflix had already amassed 6.3 million subscribers, while Blockbuster only had 2 million. Netflix recognized the shifting trend towards online streaming and, in 2007, began to offer movie streaming services to adapt to the changing landscape of movie consumption. In 2009, Netflix began working with TV consoles. By 2010, it had started collaborating with major film production companies such as Sony Pictures, Paramount Pictures, and Disney. Netflix paid these production houses to acquire their films for online streaming. At present, Netflix is valued at over 200 billion dollars, which is five times more than the acquisition cost of Twitter, which was bought for 44 billion dollars. However, in 2011, Netflix realized that relying solely on purchasing films from big production houses might not be sustainable in the long run. As a result, Netflix decided to produce its own films to save money and gain greater control over its content. In 2013, Netflix launched its first original TV series, including "House of Cards" and "Orange is the New Black," which turned out to be highly successful. This success led Netflix to understand the significant advantage and profitability of creating its own original shows, allowing them to cater to a wide range of audience preferences across various genres.

Currently, Netflix offers over 3000 titles, with more than half of its content being original productions and the rest being acquired from various production houses. This approach drastically differs from traditional cable TV or DTH services, where content acquisition was heavily reliant on middlemen. With the advent of Netflix and similar platforms, viewers can now directly access a wide range of content through their local TV cable distributors or set-top box companies via the internet. The concept of OTT (Over-the-Top) platforms began in 2008 with the launch of Reliance Entertainment's Big Flix, which operated on a video-on-demand service model. However, the true emergence of OTT platforms was observed in 2013 with the launch of Zee's Ditto TV and Sony LIV, marking a shift towards the consumption of content through online streaming. In 2013, the broadcasting of channels like Sony, Star, Colors, etc. started. Hotstar was launched in 2015, which is now known as Disney plus Hotstar. Netflix entered the market in 2016. With the arrival of Jio, data rates became very low, allowing a large audience to access these OTT platforms. This also led to increased internet accessibility. Currently, there are more than 40 OTT platforms in India, all of which have been successful. The OTT platforms work on various business models. They acquire content through two methods: purchasing broadcasting rights and self-producing films or web series. To monetize, the OTT platforms use four main business models: AVOD (Advertising-based video on demand), SVOD (Subscription-based video on demand), TVOD (Transactional video on demand), and a hybrid model.

II) REVIEW OF RELATED LITERATURE :-

- **Navsangeet Saini (2020) :-** It is determined by the researcher that the popularity of OTT (Over-the-Top) platforms is attributed to several key factors. These include the availability of cross-cultural content, the subscription model offering access to a wide range of content, and the accessibility of informative documentaries and docu-series. This signals a significant shift in the production, distribution, and consumption of informational content. Other important contributing factors are the widespread use of smartphones and the availability of competitively priced internet data in India. Despite the growing prominence of OTT platforms, traditional TV media still holds a strong position. Web series have also emerged as a popular format. The lockdown, imposed as a response to social and political mandates, also hints at the looming global economic crisis. The world as we knew it is changing, and while this may bring positive outcomes, the future of the media landscape will largely depend on the economic situation post-lockdown and consumer attitudes.
- **Saravanan.V.M (2021) :-** Researcher has determined that internet speed impacts the time spent on various internet platforms, and 4G availability is expanding in India, particularly in metropolitan cities. High-speed internet and affordable data plans have led to increased consumption of online content, especially on mobile devices. Prolonged television watching can affect cognitive behavior, as it may disrupt work and other activities, particularly when the content is purely for entertainment. The rise of web series has been found to impact reading habits, social media use, work, and studies due to heavy viewing. Additionally, the survey indicates that watching web series significantly affects sleep patterns, similar to the impact of heavy television viewing. It's recommended to further investigate sleep-related issues, such as restlessness and difficulty falling asleep, to better understand the link between sleep disorders and binge-watching web series.
- **Ms. Kaneenika Jain (2021) :-** The researcher concluded that the production of TV serials and movies was halted due to the lockdown. As a result, consumers shifted towards OTT platforms, leading to a significant increase in demand. Consumers now prefer OTT services due to the convenience and variety they offer, without any advertisements. Observing these trends, it is expected that the OTT market will continue to grow rapidly in the coming years. Companies will need to adapt to the changing preferences of consumers for OTT platforms over traditional offline entertainment.
- **Raj Priya et al. (2021) :-** Researchers have concluded that customers using mobile technology have various options for searching for products and gaining real-life experience in the virtual world. The moderating influence of OTT (over-the-top) has a more significant impact on subscribing intention than the direct impact of consumer interaction. It is well known that not all consumers can monitor the volume of stored information, including product feedback and input. With the availability of intention to use, consumers gain access to a forum where they can assist in the growth of the market and offer solutions to the product. Intention to use has no control over the external aspects of the business preview, but it does have control over the changes that are taking place.

- **Philomina (2022) :-** The researcher has determined that OTT platforms have an impact on consumers, youngsters, adolescents, and society from various dimensions across the world. Additionally, researchers in different countries, including India, have studied various industrial sectors like entertainment, marketing, and broadcasting. However, there is a lack of studies focusing on adolescents in Karnataka and the impact of OTT platforms on them. There is a need to conduct a case study on the impact of OTT platforms on adolescents in Karnataka, as there have been few studies on this topic in the state.
- **Shah, Nili (2022) :-** The researcher concluded that in India, there are a good number of internet users, but people are still hesitant to subscribe to music streaming platforms. This is because individuals can easily search for a specific song and play it from any available source. The primary reason for the low subscription rate in India is the lack of awareness. To address this issue, music streaming companies need to focus on their market positioning and promotional efforts to attract a larger customer base.
- **Negi, Vidushi et al.(2023) :-** A researcher has conducted a detailed analysis on the effect of OTT platforms during the Covid-19 lockdown on the youth in Uttarakhand, focusing on the Kumaon and Garhwal regions. The study used logistic regression to assess the impact on the respondents' brains after watching content on OTT platforms. The analysis reveals that the content watched on OTT platforms is 50% less likely to affect the minds of male respondents compared to female respondents. It further shows that the highest number of respondents reported sensing effects on their brains after watching content from various genres on OTT platforms. Additionally, the study found that 18 respondents (15 female and 3 male) preferred watching Voot, while 7 respondents (3 female and 4 male) preferred watching Zee5. A total of 138 respondents (61 female and 77 male) preferred watching Amazon Prime, Netflix, Hotstar, MXPlayer, Zee5, and Voot during the lockdown. The consumption of OTT content increased during the lockdown and had an effect on the viewers' body language/gestures, change in perception/thinking, dressing sense, language, and way of talking.
- **Negi, Sakshi(2024) :-** The researcher concluded that while monthly budgets and time spent on OTT platforms have increased, the number of subscriptions people own has not shown any significant change. Initially, it was believed that the shift from theaters to OTT platforms was temporary and that viewers would return to theaters soon. However, survey statistics, analysis, and industry literature indicate that this shift has become a habit. Even after everything returns to normal, people are likely to continue using OTT platforms.

III) AIM OF THE STUDY:-

The primary goal of this research is to investigate the factors that influence the choice of OTT platforms among bank employees and consumers, and to evaluate the impact of streaming content in the state of Chhattisgarh. The study aims to uncover the reasons behind people's selection of specific OTT platforms, the types of content they prefer, and how this content affects their behavior and attitudes. Additionally, the study will analyze the relationship between OTT platform preferences and demographic factors such as age, gender, and socio-economic status. The findings of this study will provide valuable insights for OTT platforms, content creators, and policymakers to better understand the behavior and preferences of the people, and to develop policies that support the growth of the OTT industry in Chhattisgarh.

State.

IV) STATEMENT OF THE PROBLEM :-

"OTT platforms represent the future of media and are commonly applied to Video on Demand (VOD) platforms. Nowadays, many people are addicted to streaming platforms. The purpose of this research is to investigate the relationship between the consumers, bank employees psychological behavior and their attitude, awareness, use, and impact of OTT platforms. Therefore, it is necessary to conduct an in-depth study on the impact of OTT platforms on consumers and bank employees in Chhattisgarh State."

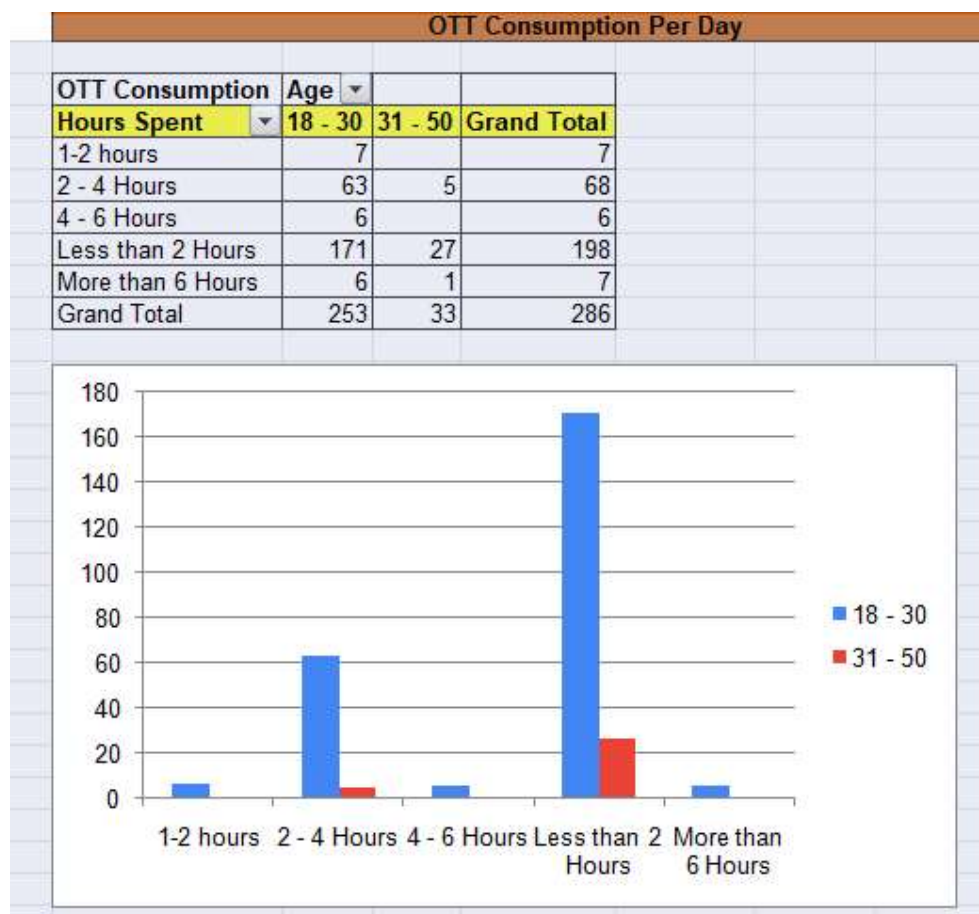
V) OBJECTIVES :-

Following are the few objectives :-

- 1) The number of viewers among bank employees and consumers on OTT platforms in Chhattisgarh state has increased.
- 2) To examine whether bank employees and consumers are spending more time on OTT platforms.
- 3) To identify the pros and cons effects of OTT platforms on bank employees and consumers in Chhattisgarh state.
- 4) My study will focus on the digital media habits among bank employees and consumers in Chhattisgarh state.
- 5) To understand the impact of OTT platforms on the career, education, and health of bank employees and consumers in Chhattisgarh state.

VI) RESEARCH METHODOLOGY :-

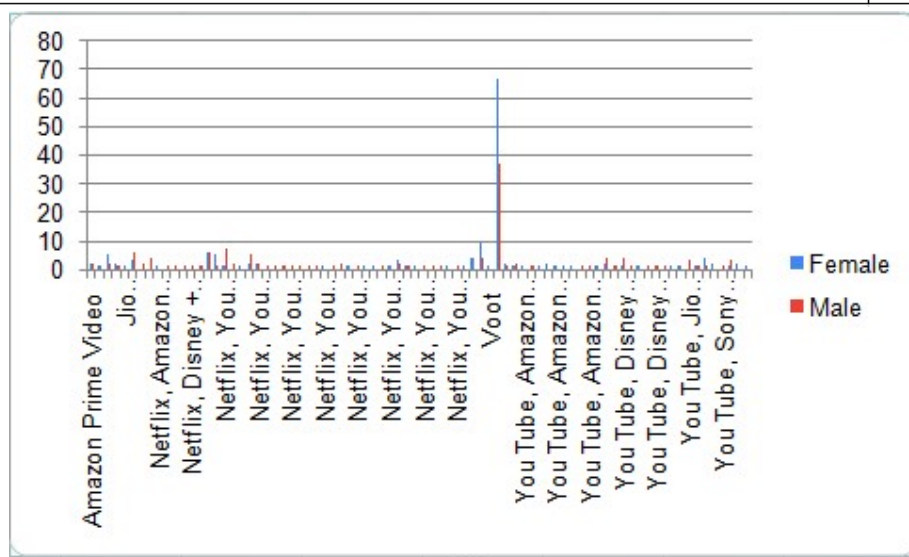
The researcher gathered both primary and secondary data for the study. Secondary data was collected from various search engine sites such as You tube, Google, Newspaper, etc. Primary data was collected through Google forms, interviews, and surveys. The study aims to examine the impact of Over-the-Top platforms on consumers and bank employees. After data collection, the researcher will analyze both qualitative and quantitative factors. Data collection methods will include questionnaires, observations, Right to Information responses, and literature reviews for both primary and secondary data. The data gathering and processing will occur in three phases: 1) Surveying the data using questionnaires for quantitative analysis and using sources such as books, search engine sites, research papers, and journals for qualitative analysis. 2) Recording the data. 3) Interpreting the data.



(The table illustrates the time period for OTT (over-the-top) consumption, where a total of 286 respondents participated. Among them, 253 respondents were between the ages of 18-30, and 33 respondents were between the ages of 31-50. Within the age group of 18-30, 7 respondents reported spending 1-2 hours on OTT content, 63 respondents reported spending 2-4 hours, 6 respondents reported spending 4-6 hours, and 171 respondents reported spending less than 2 hours. Among the age group of 31-50, 5 respondents reported spending 2-4 hours, 27 respondents reported spending less than 2 hours, and only one respondent reported spending more than 6 hours.)

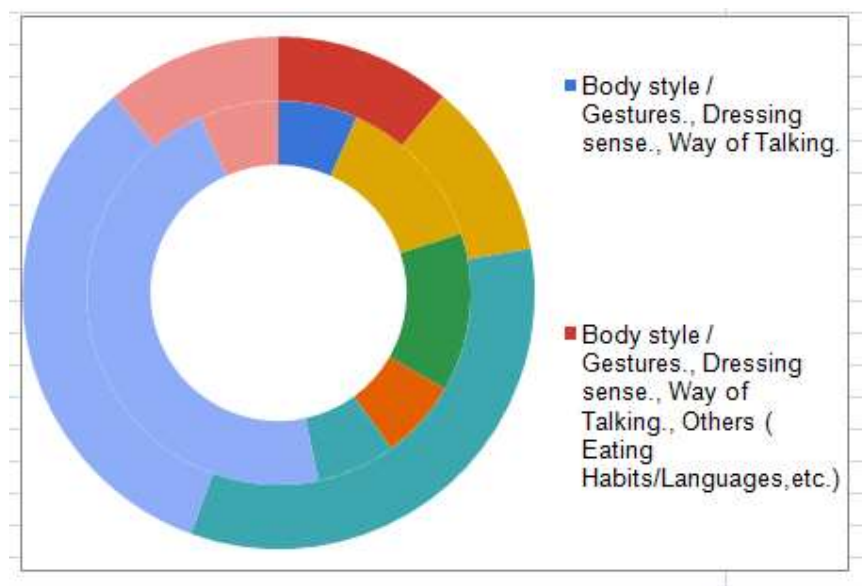
OTT Platform Preference	Column Labels	
OTT Platform Preference	Female	Male
Amazon Prime Video	2	2
Disney +	1	
Disney + Hotstar	5	2
Jio Cinema	2	1
Jio Cinema, Voot, Other	1	
Netflix	3	6
Netflix, Amazon Prime Video		2
Netflix, Amazon Prime Video, Disney + Hotstar		4
Netflix, Amazon Prime Video, Disney + Hotstar, ZEE 5	1	
Netflix, Amazon Prime Video, Jio Cinema		1
Netflix, Disney +		1
Netflix, Disney + Hotstar		1
Netflix, Disney + Hotstar, Jio Cinema, Disney +		1
Netflix, Jio Cinema, Disney +		1
Netflix, You Tube	6	6
Netflix, You Tube, Amazon Prime Video	5	1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar	1	7
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Disney +		2
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Hulu	1	
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Jio Cinema	2	5
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Jio Cinema, Disney +	2	2
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Jio Cinema, Disney +, Voot, Other		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Jio Cinema, Other		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, Jio Cinema, Disney +, Voot		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Disney +		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Disney +		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Disney +, Voot, Other	1	
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Hulu, Disney +, Voot		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Hulu, Disney +, Voot, Other		2
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Voot	1	
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, ZEE 5, Other		1
Netflix, You Tube, Amazon Prime Video, Disney + Hotstar, ZEE 5, Jio Cinema	1	
Netflix, You Tube, Amazon Prime Video, Jio Cinema	1	
Netflix, You Tube, Amazon Prime Video, Jio Cinema, Disney +		1
Netflix, You Tube, Amazon Prime Video, Jio Cinema, Disney +, Voot	1	
Netflix, You Tube, Disney + Hotstar	3	2
Netflix, You Tube, Disney + Hotstar, Disney +	1	1
Netflix, You Tube, Disney + Hotstar, Jio Cinema	1	
Netflix, You Tube, Disney + Hotstar, Jio Cinema, Disney +		1
Netflix, You Tube, Disney + Hotstar, Other		1
Netflix, You Tube, Disney + Hotstar, Sony LIV, ZEE 5, Jio Cinema, Voot		1
Netflix, You Tube, Disney + Hotstar, ZEE 5, Jio Cinema	1	
Netflix, You Tube, Jio Cinema		1
Netflix, You Tube, Jio Cinema, Other	1	
Netflix, You Tube, Other	4	
Other	9	4
Voot	1	
You Tube	67	37
You Tube, Amazon Prime Video	2	1
You Tube, Amazon Prime Video, Disney + Hotstar	1	2

You Tube, Amazon Prime Video, Disney + Hotstar, Jio Cinema	1	
You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV		1
You Tube, Amazon Prime Video, Disney + Hotstar, Sony LIV, Jio Cinema, Disney +	1	
You Tube, Amazon Prime Video, Disney + Hotstar, ZEE 5, Jio Cinema	2	
You Tube, Amazon Prime Video, Disney + Hotstar, ZEE 5, Jio Cinema, Disney +, Voot	1	
You Tube, Amazon Prime Video, Disney + Hotstar, ZEE 5, Voot	1	
You Tube, Amazon Prime Video, Jio Cinema, Disney +, Voot	1	
You Tube, Amazon Prime Video, Jio Cinema, Voot		1
You Tube, Amazon Prime Video, Sony LIV, ZEE 5		1
You Tube, Amazon Prime Video, ZEE 5, Jio Cinema	1	
You Tube, Disney + Hotstar	2	4
You Tube, Disney + Hotstar, Disney +		1
You Tube, Disney + Hotstar, Jio Cinema	1	4
You Tube, Disney + Hotstar, Jio Cinema, Other		1
You Tube, Disney + Hotstar, Jio Cinema, Voot	1	
You Tube, Disney + Hotstar, Jio Cinema, Voot, Other		1
You Tube, Disney + Hotstar, Other		1
You Tube, Disney + Hotstar, Sony LIV		1
You Tube, Disney + Hotstar, Sony LIV, Disney +	1	
You Tube, Disney + Hotstar, ZEE 5, Jio Cinema, Voot, Other	1	
You Tube, Jio Cinema		3
You Tube, Jio Cinema, Other	1	1
You Tube, Other	4	1
You Tube, Sony LIV	2	
You Tube, Sony LIV, Other		1
You tube, web series	1	3
You Tube, ZEE 5	2	
ZEE 5	1	

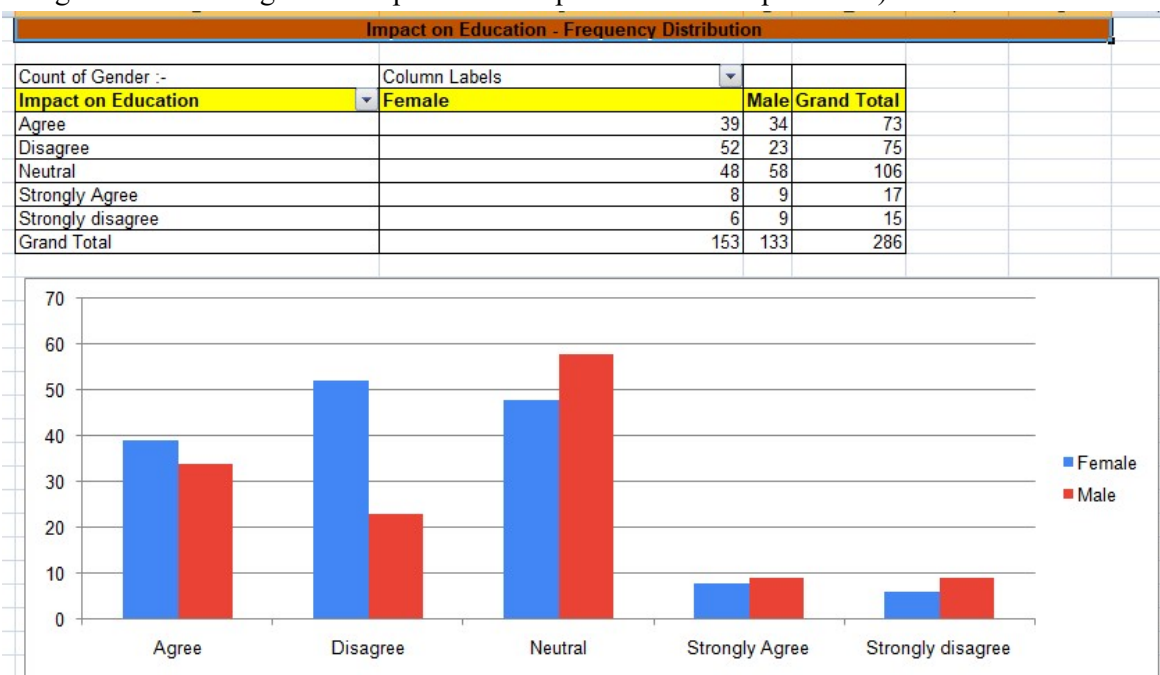


(The table indicates that there were a total of 286 respondents who expressed their preference for OTT platforms, with more female respondents than male. This preference for increased consumption may be due to factors such as competitive exams, trending fashion, and peer group competition.)

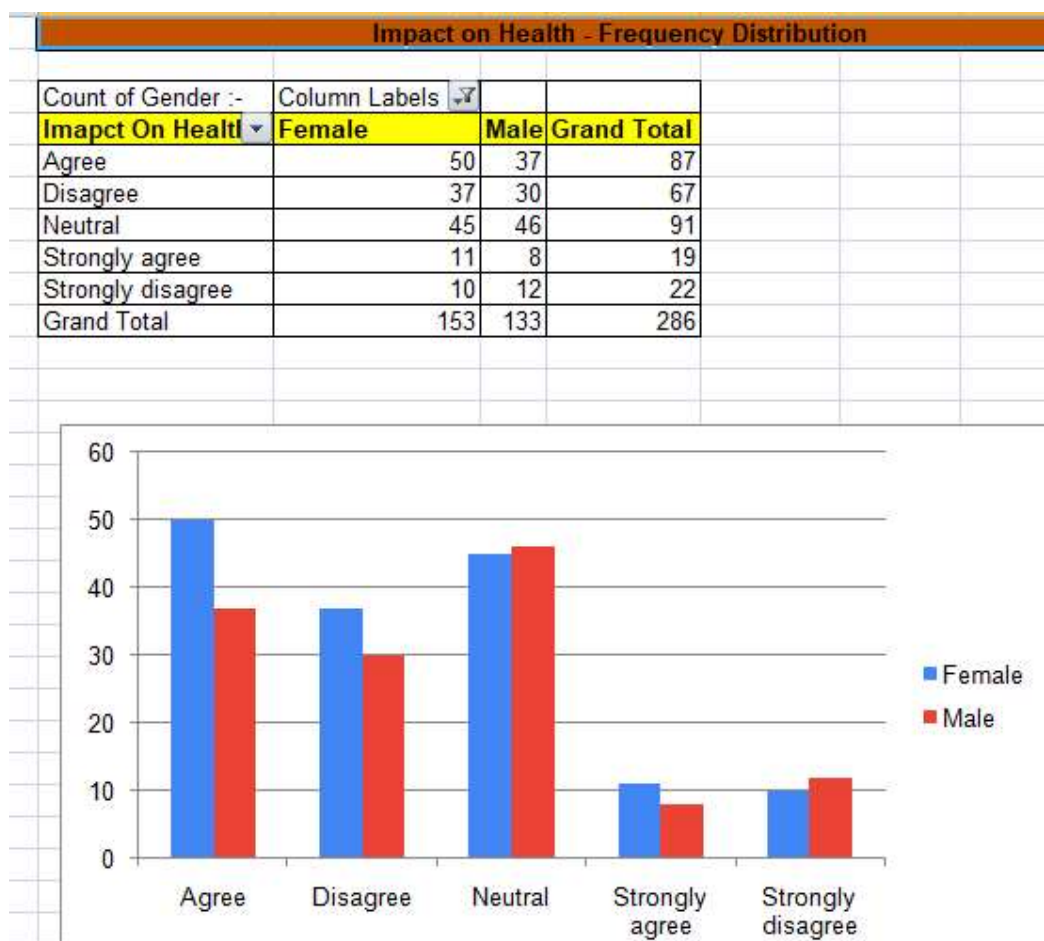
Changes Observed After Watching OTT Platform			
Count of Female	Column Labels		
List of changes Observed	Female	Male	Grand Total
Body style / Gestures., Dressing sense., Way of Talking.	1		1
Body style / Gestures., Dressing sense., Way of Talking., Others (Eating Habits/Languages,etc.)		1	1
Change in Perception / Thought.	2	1	3
Change in Perception / Thought., Body style / Gestures.	2		2
Change in Perception / Thought., Body style / Gestures., Dressing sense., Way of Talking., Others (Eating Habits/Languages,etc.)	1		1
Dressing sense.	1	3	4
Others (Eating Habits/Languages,etc.)	7	3	10
Way of Talking.	1	1	2
Grand Total	15	9	24



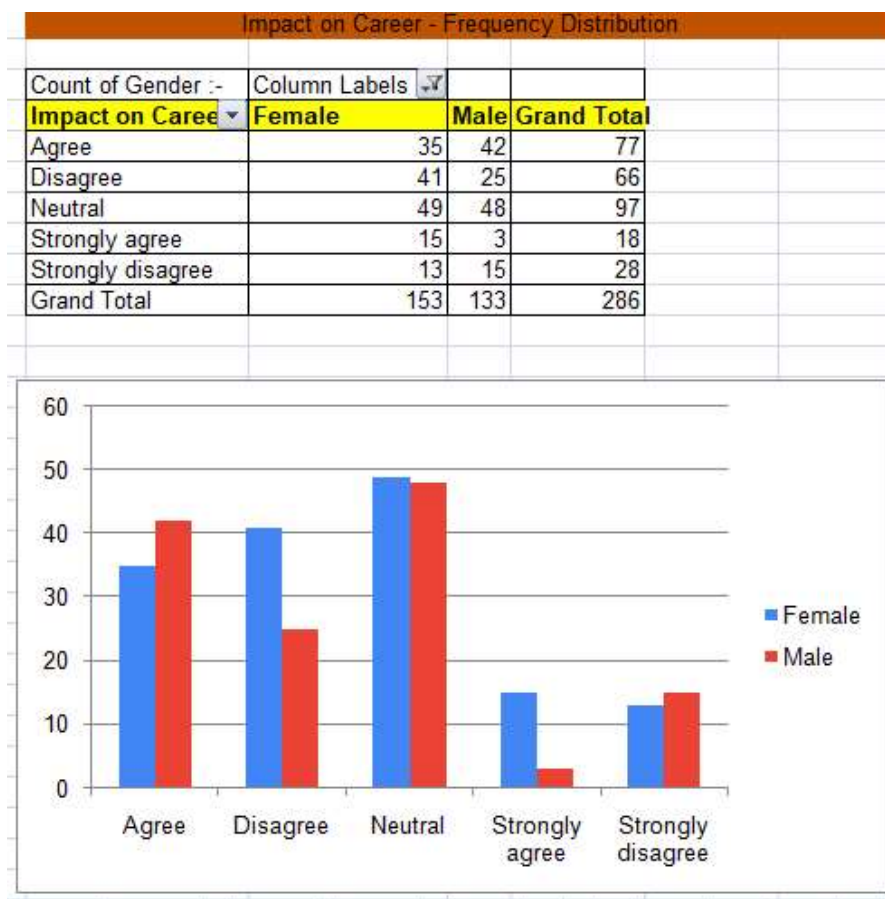
(The table clearly shows the changes observed after watching an OTT platform, with a total of 24 respondents (15 female and 9 male). It was observed that females adapted to more changes after watching the OTT platform compared to male respondents.)



(The table illustrates the impact of OTT platforms on education after watching online content. Out of 286 total respondents, 153 were female and reported feeling a significant impact on their education after watching educational content. As a result, females achieved higher scores compared to male respondents. There were 133 male respondents, indicating fewer males were involved in educational content on OTT platforms. This suggests that females made better use of OTT platforms for educational purposes compared to males. However, some respondents stated that they did not observe any impact on their learning.)



(The table shows the impact of OTT platforms on health after watching online content. Out of 286 total respondents, 153 were female. They are not taking proper care of their health while using OTT platforms, whether it's for studying or staying up late to watch movies, web series, Netflix, etc. They are not prioritizing their health and sacrificing their sleep. As a result, females are getting sick more often compared to males. There were 133 male respondents, indicating fewer males were not conscious of their health due to exhaustion from work and using OTT platforms to relax. This suggests that females are using OTT platforms more for their career, fashion trends, vlogs, reels, etc., and these are significantly impacting their health.)



(The table displays the impact of OTT platforms on careers after watching online content. Out of 286 total respondents, 153 were female. They are more conscious about their careers, which is why they spend more time using OTT platforms for studies. Nowadays, they are more career-oriented and are sacrificing their sleep to avoid engaging in unproductive activities, such as watching Netflix, Disney Plus, Hotstar, etc. They only watch content that enhances their lives. As a result, females are more focused on their career paths. There were 133 male respondents, indicating that fewer males are career-oriented. This suggests that they are more engaged in criminal or illegal activities, which can negatively impact their lives and their families. This shows that females are using OTT platforms more for their career development and independence. They watch content that contributes to their overall personal growth.)

VII) SIGNIFICANCE OF THE STUDY :-

The study on the impact of OTT platforms on consumers and bank employees in Chhattisgarh State is significant for several reasons. It will examine the factors influencing consumer and bank employee behavior on the OTT platform, such as platform and content preferences. This information can be utilized by OTT platforms and content creators to better understand their target audience and customize their offerings accordingly. Additionally, the study will analyze the effect of streaming content on the behavior and attitudes of consumers and bank employees in Chhattisgarh State. This can help identify the positive and negative effects of OTT platforms on consumers and bank employees, guide content creators in producing responsible and positive content, and aid in understanding the impact of different types of content.

VIII) LIMITATION OF THE STUDY :-

The survey methods were limited by time and resource constraints experienced by the researcher. It was not practically possible to contact all the people in Chhattisgarh state, with a population of 3.15 crore. The study was restricted to some bank employees and consumers from 33 districts in Chhattisgarh State.

IX) CONCLUSION :-

The OTT platform has both positive and negative effects on people that should be considered. One concern is the excessive consumption of content, which can lead to various negative effects on physical and mental health. For example, excessive consumption of certain types of content, such as violent or sexualized content, can have negative effects on youth attitudes and behavior. Using a mobile phone late at night can lead to eye strain, headaches, and other physical symptoms. However, there are several positive effects of OTT platforms on consumers and bank employees in terms of socialization and entertainment. OTT platforms have the ability to offer a wide range of content, allowing youth to explore different genres, cultures, and perspectives, which can contribute to their personal and social development. In addition, OTT platforms provide a convenient and flexible way to consume entertainment content, enabling people to watch their favorite comedy, shows, news, movies, etc., at any time on any device. Research has also suggested that watching important and useful content on OTT platforms has positive effects on people's mental and emotional well-being. For example, watching playlists on YouTube that promote positive values and behaviors, such as "Baat Baat Mein" by Dr. Mohit Gupta, can energize your inner soul, leading to a peaceful mind. Similarly, watching content related to good eating habits, maintaining balance between work and destiny by Brahmakumari Shivangi sister on the Peaceful Mind channel, exercise programs by experts, and documentaries on healthy living can encourage healthy habits and lifestyles among youth. OTT platforms offer several positive effects in terms of entertainment, socialization, and personal development. Therefore, it is important to balance the benefits with the potential negative consequences of excessive consumption, such as disrupted sleep patterns and reduced physical activity. "This OTT platform can be operated according to our preferences. We have control over the platform; it does not control our lives. It's important to understand that we should only use it when we need help in our daily lives, and not become addicted to things that do not add value to our lives."

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