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*Rohit Prasad, Varadharajan Sridhar and Mansi Kedia*

**Abstract:** In 2001, the Communications Convergence Bill (CCB) of India envisaged a future in which fixed line, wireless telephony, and cable TV services could be integrated to be provided over the same infrastructure. Further, the infrastructure layer could be unbundled from the services layer, and be provided in a non-discriminatory manner to all service providers. This commentary traces the evolution of these two ideas – technology neutrality and functional separation, in the changing licensing frameworks of Indian telecommunications from 2001 to the present. We propose a new licensing framework that recognises the modularity of 5G technologies and the evolving market conditions.

**Keywords:** Communications Convergence, Unified Licence, Broadband Infrastructure Levy, OTT Communication Services, Unbundling

**RESEARCH**

Predictors of Innovation Adoption by Small Healthcare Firms in India: The Case of Web Accessibility Standards 310  
*Krishna Jayakar and Smeeta Mishra*

**Abstract:** Technology innovation and adoption are key economic imperatives for growth in India's economy, and especially in the healthcare sector. As an example of firm innovation adoption, this study explores the adoption of web accessibility standards by small health care organizations in India. Adoption is found to be uniformly poor, irrespective of the size, financial resources, or type of healthcare institution. Though small health care organizations located in the largest metros had better compliance, they too fell short of the standard. The findings highlight challenges of healthcare innovation adoption by small firms in a developing country context.

**Keywords:** Firm Innovation, Web Accessibility, India, Healthcare, Persons with Disabilities

Cryptocurrency Implied Volatility as a Driver of the Interlinkages Across Cryptocurrencies' Returns: A Wavelet Analysis 322  
*Vandana Dangl*

**Abstract:** Among the plethora of literature on interlinkages in markets, more focus has been on peripheral factors. This study attempts to fill this gap by exploring volatility as driver for interlinkages between Bitcoin, Ethereum, Tether, USD-Coin, Binance Coin (BNB), and the crypto-volatility-index (CVI) from April 2019 to August 2022. Using various wavelet techniques, the study depicts significant interlinkages across short-term, medium-term, and long-term horizons, with relatively stronger interlinkages in the long term. The findings confirm that while CVI does not drive these interlinkages, Ethereum, Bitcoin, and CVI play dominant roles in the short, interim, and medium-term periods, respectively, offering new insights into the dynamism of cryptocurrency markets.

**Keywords:** Cryptocurrencies, Crypto Volatility Index, Diversification, Hedging, Wavelet Analysis

Nisha K. Kumar and Anitha S. Yadav

**Abstract:** Mobile payment is gaining prominence worldwide, from consumers to vendors as a substitute to using money, debit or credit cards. This study intends to examine the significant and insignificant factors determining actual usage of m-payments among the unorganised retail vendors. The data was collected from 281 vendors using a structured questionnaire and SEM analysis explained 64.8% of actual usage. The study found that certain psychological beliefs and sentiments of vendors hinders the m-payment adoption. For researchers this study would provide a much deeper understanding of vendor adoption model as mostly all the studies have focused on customer adoption model.

**Keywords:** Digitalization, Digital Payments, Unorganized Retailers, Technology Acceptance Model

Effect of Edtech Start-ups on Students' Performance: Selected Evidence from Indian Cities

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Amrin Fakh and Kala Seetharam Sridhar

**Abstract:** This paper attempts to examine how startups improve the performance of students and influence their affective elements towards studies. We chose the K-12 sector as it is the largest sector of edtech. We targeted the top three startup capitals of the country but due to insufficient responses, data majorly originates from Mumbai. Descriptive statistics and non-parametric tests were utilised. The tests validate the presence of a statistically significant difference between the median scores of the students' pre and post- edtech intervention scores. In addition, this paper found that extended use of apps has improved the psychological attributes of students.

**Keywords:** Edtech Start-ups, Learning Outcomes, Affective Elements, Student Performance