



How Money Moves: What Happens After You Make a Digital Payment



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A simple tap on your phone, a quick scan of a QR code, and the payment is done. For today's students, digital payments have become so routine that cash often feels outdated. Whether it is paying college fees, ordering food, booking tickets, or splitting a bill with friends, digital transactions are now an invisible part of everyday life. But have you ever paused to wonder what actually happens after you press "Pay"? Where does the money go, and how does it reach the other person in seconds?

Behind this smooth experience lies a complex yet fascinating system that keeps the digital economy running.

The journey of a digital payment usually begins with an app or platform—such as UPI, a mobile wallet, or a banking app. When you authorize a payment, the app sends a request to your bank, asking whether you have sufficient balance and permission to transfer the amount. This happens in a fraction of a second, thanks to secure networks and encrypted communication that protect your data from misuse.

Next comes the role of payment infrastructure. In India, systems like the Unified Payments Interface (UPI) act as a bridge between the payer's bank and the receiver's bank. Instead of money physically moving from one account to another instantly, what actually moves first is information. The system confirms that your bank agrees to debit the amount and that the receiver's bank is ready to credit it.

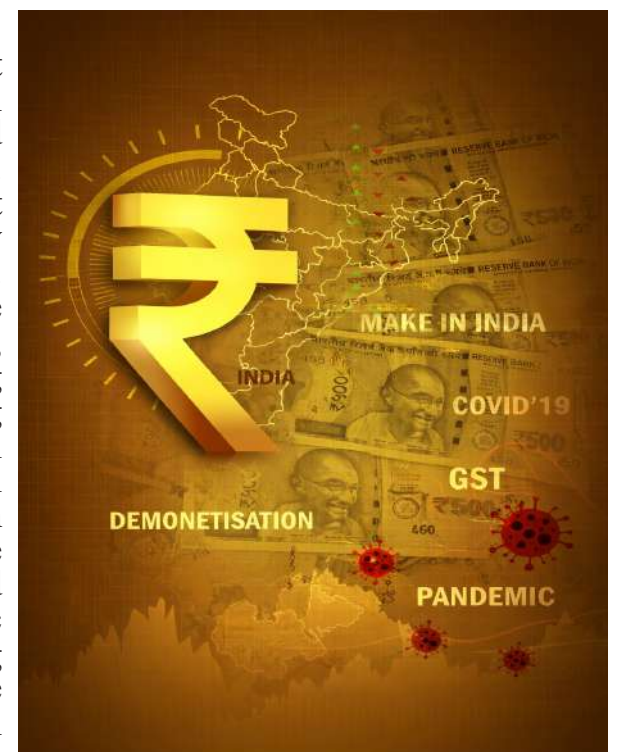
Once the request is approved, your bank temporarily marks the amount as deducted, and the receiver's bank records it as received. At this stage, the transaction appears "successful" to both users. However, the actual settlement—the final movement of funds between banks—often happens later, usually at the end of the day. This process is handled by clearing systems and central banking mechanisms that ensure every transaction is balanced and accounted for.

Another important player in this process is cybersecurity. Every digital payment passes through multiple layers of authentication—PINs, passwords, biometric

verification, and encrypted channels. These safeguards behind a data trail. Each transaction generates data that helps banks and platforms detect fraud, analyze spending patterns, and improve services. While this data makes the system more efficient, it also raises questions about privacy and responsible data usage. As digital citizens, students must be aware that convenience often comes with the responsibility of protecting personal information.

One of the biggest advantages of digital payments is speed and transparency. Transactions that once took days now take seconds. Records are automatically stored, making budgeting and expense tracking easier. At a national level, digital payments reduce cash handling, improve tax transparency, and support economic growth by bringing more people into the formal financial system.

However, the system is not without challenges. Technical failures, network issues, and cyber fraud remind us that digital infrastructure requires constant improvement and vigilance. This is why financial literacy is just as important as digital access. For students, understanding how money moves beyond the screen is empowering. It turns a routine action into a lesson in economics, technology, and trust. The next time you make a digital payment, remember that behind that effortless click lies an entire ecosystem working silently to keep the wheels of the modern economy moving.





Why Some Ideas Go Viral and Others Don't: The Science of Attention



AMIT SHARMA
EDITOR

In an age where information travels faster than thought, attention has become the most valuable currency. Every day, students scroll past thousands of posts, videos, headlines, memes, and messages—yet only a handful stop them mid-scroll. Some ideas spread like wildfire, shaping opinions, trends, and even movements, while others disappear unnoticed despite being meaningful or well-crafted. This raises an important question for today's youth: why do some ideas go viral and others don't?

At the heart of virality lies the science of attention. Human attention is limited, selective, and emotional. Our brains are wired to notice what feels new, surprising, relatable, or emotionally charged. An idea that triggers curiosity ("You won't believe this..."), emotion (joy, anger, pride), or identity ("This is so me") has a much higher chance of being noticed and shared. In contrast, ideas that are neutral, complex, or demand too much effort often get ignored—not because they lack value, but because they fail to compete in the crowded attention economy.

Another crucial factor is simplicity. Viral ideas are rarely complicated. They are easy to understand, easy to repeat, and easy to share. A short slogan, a striking image, or a 30-second video often travels further than a long explanation. This does not mean depth has no place, but it does mean that the entry point to an idea must be simple. For students, this is an important lesson: clarity is more powerful than complexity when communicating with the world.

Equally important is the role of networks and platforms. Ideas don't spread in isolation; they travel through people. A message shared by someone with reach, credibility, or influence has a much higher chance of going viral. Algorithms on social media platforms amplify content that already shows signs of engagement, creating a snowball effect. This is why sometimes mediocre content

debate—can suddenly gain massive attention. The same idea, shared at a different time, might fall flat. Virality is not only about what is said, but when it is said. Understanding the mood of society and the pulse of one's audience is key.

goes viral while thoughtful work remains unseen—it catches the algorithm's attention early.

However, the science of attention also raises ethical questions. In the race to go viral, attention-grabbing tactics can slip into exaggeration, misinformation, or sensationalism. Shock often travels faster than truth. As students and young citizens, it is important to reflect on not just how ideas spread, but which ideas deserve to spread. Virality should not become the only measure of value.

For young minds, understanding this science is empowering. It helps students communicate better, present ideas more effectively, and become more aware consumers of information. It also reminds us to slow down and question what we give our attention to. Not every viral idea is important, and not every important idea will go viral.

In the end, attention is a choice. While algorithms may influence what we see, we still decide what we value, share, and remember. In learning why some ideas go viral and others don't, students are not just decoding digital trends—they are learning how influence works in the modern world. And with that understanding comes responsibility: to use attention wisely, thoughtfully, and ethically.





MANVI KHAITAN

Music Across Generations: Why Old Indian Songs Never Die

spoke directly to the soul. Even today, students find comfort and meaning in these songs because emotions do not change with time.

Another reason is the richness of Indian musical tradition. Many old songs were deeply influenced by classical ragas and folk tunes. This gave them a strong melodic base and timeless appeal. Unlike fast-changing trends, ragas and folk rhythms have survived centuries. When such musical foundations meet cinema and storytelling, the result is music that remains relevant across generations.

Switch on the radio, open a music app, or attend a family function in India, and you will notice something remarkable—songs from the 1950s, 60s, or 90s playing with the same affection as the latest releases. From Kishore Kumar and Lata Mangeshkar to A. R. Rahman's early melodies, old Indian songs continue to live in hostels, classrooms, weddings, and long train journeys. For a country as young as India, this deep attachment to old music says something important about culture, memory, and emotion.

One major reason old Indian songs never fade is their emotional depth. Earlier film music focused strongly on feelings—love, separation, hope, patriotism, and devotion. Lyrics were written like poetry, often inspired by Urdu, Hindi, and regional literature. Whether it was a romantic ghazal, a philosophical song, or a patriotic anthem, the words

Old songs also reflect the social and cultural values of their era. They capture a slower, more thoughtful pace of life—where love was expressed through metaphors, pain through silence, and joy through melody. In contrast to today's fast consumption of content, these songs invite listeners to pause and feel. For students living in a high-speed digital world, this calm and clarity feel refreshing.

Technology has played an unexpected role in keeping old songs alive. Platforms like YouTube, Spotify, and Instagram have reintroduced classic Indian music to the

youth. Remastered versions, film recreations, and reels have given new life to old melodies. A song once heard on a black-and-white television now finds place in a student's playlist, proving that good music can travel through time.

Old Indian songs also serve as a bridge between generations. When students sing old songs with parents or grandparents, it creates a shared emotional space. These moments go beyond entertainment—they become conversations about memories, history, and values. In a society where generation gaps are often discussed,

music quietly brings people together.

Finally, old songs survive because they represent authentic storytelling. They were not created to trend for a week, but to stay in hearts for years. Their survival reminds us that while styles may change, sincerity never goes out of fashion.

In the end, old Indian songs never die because they belong to everyone. They are part of our collective memory, echoing across time—connecting the past, present, and future through melody.





NAVNEET KAUR

Traditional Arts in the Age of Reels and Streaming

Scroll through any social media feed today and you will see creativity everywhere—dance clips, music covers, short skits, and visual art compressed into seconds. Reels and streaming platforms have transformed how art is consumed, especially by students and young audiences. In this fast-moving digital space, a common concern arises: what

happens to traditional arts that were built on patience, practice, and depth? Surprisingly, the digital age has not only challenged traditional art forms—it has also given them a new chance to survive and evolve.

India's traditional arts, whether classical dance forms like Bharatanatyam and Kathak, folk music, theatre, handloom, or regional painting styles, were once passed down through generations in physical spaces—gurukuls, temple courtyards, village squares, and cultural festivals. These art forms demanded time and dedication from both the

audience. What was once geographically bound is now globally accessible.

Short-form content has helped traditional arts reach younger audiences who may never have encountered them otherwise. A 30-second reel showcasing intricate footwork or a powerful raga can spark curiosity. While it cannot replace full-length performances, it often acts as an entry point. Many young people first discover classical or folk arts through social media and later seek deeper engagement.

At the same time, this digital exposure brings new

music can use streaming platforms to reach audiences beyond elite circles. Folk artists can tell the stories behind their art, creating context and respect. Technology, when used thoughtfully, becomes a bridge between tradition and modernity.

Traditional arts also offer something that digital culture often lacks—depth and continuity. In a world of constant scrolling, these art forms remind us of the value of focus, practice, and cultural roots. They connect youth to history, identity, and community in ways that algorithms cannot replicate.



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performer and the audience. In contrast, reels thrive on instant impact. This difference in pace often creates the fear that traditional arts may be sidelined.

However, digital platforms have also become unexpected allies. Today, a student sitting in a hostel can watch a live Carnatic concert, learn Odissi steps through online tutorials, or discover a dying folk art from another state—all on a mobile phone. Streaming platforms have archived performances that would otherwise be limited to a small

challenges. The pressure to simplify, dramatize, or shorten traditional forms for online appeal can sometimes dilute their essence. Art forms rooted in discipline risk being reduced to trends. This is where responsibility lies—with creators, viewers, and institutions—to ensure that visibility does not come at the cost of authenticity.

For students, this moment presents a unique opportunity. The digital era allows young artists to document, preserve, and reinterpret tradition. A student trained in classical

Ultimately, traditional arts do not need to compete with reels and streaming; they need to coexist. The challenge is not survival, but balance. If young audiences learn to move from short clips to long appreciation, and from consumption to understanding, traditional arts can thrive in the digital age.

In embracing both screens and stages, today's students have the power to ensure that tradition is not lost—but carried forward, with respect and relevance.

