



**1<sup>st</sup> INTERNATIONAL SEMINAR  
ON**

**E-COMMERCE AND DIGITALIZATION:  
OPPORTUNITIES & CHALLENGES**

**EDOC-17**

*in Association with*

**CEED**

**(Centre for Environment Education & Development)**

*Edited By:*

- **Dr. Divya Chowdhry**
- **Dr. Govind Kumar**

**FACULTY OF COMMERCE & MANAGEMENT  
RAMA UNIVERSITY UTTAR PRADESH, KANPUR**

**(Vide U.P. Act No.1 of 2014 as Passed by State Legislature and Recognized by UGC U/s 2 (f))**

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**EDOC-2017**

February 11, 2017 (Saturday)

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*Edited By*

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(Dean & Seminar Convener)

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## **E-COMMERCE & DIGITALIZATION : OPPORTUNITIES & CHALLENGES**

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## FOREWORD



**Dr. SURAJ B.S. KUSHWAH**  
*(Chancellor)*  
**Rama University, Kanpur**

It is with great pleasure that I welcome you to the International Seminar on 'E-Commerce & Digitalization: Opportunities & Challenges' (EDOC-17) at Faculty of Commerce & Management, Rama University, Kanpur (Uttar Pradesh) India. The Seminar organizers have put together excellent knowledge and information that encompass both the latest trend of online business of the various products and provide an opportunity to the whole population or society for getting all benefits in shortest time which could save their time, money and effort.

E-Commerce & Digitalization over the past 15 to 20 years has had a major impact on society and the way business is done on a global scale. This has many positive effects on both the business and on consumers. Enabling people to go online has had a massive positive impact on consumers throughout the world. Consumers have become more empowered than ever before and have a greater choice of goods available to them at much lower prices than they would pay in a local store due to the fact that they can shop anywhere in the world and take advantage of currency exchange rates and economic differences throughout the world.

The papers presented at this seminar and included in proceeding cover all aspects of E-Commerce & Digitalization. The information presented herein should help to open up new avenues for research and provide growers with new ideas to improve their capability and Excellency. We also aspire to prepare students to be lifelong learners who will be engaged in various areas of community. The editors deserve special thanks for their outstanding efforts in reviewing and preparing the manuscripts for publication.

Associate ship of this seminar is an important feature of its success. On behalf of the Society, I thank to the associate i.e. CEED who has helped to promote and support at every step of the Seminar.

Finally, I would like to thank the presenters for their willingness to share their latest research and ideas. Without their efforts, this Seminar would not be possible. Keep up the good work. We hope you gain from the Seminar and look forward for forthcoming participation.

The organizing team worked diligently in making this Seminar a mega event. I wish them good luck for all future endeavors.

## FOREWORD



**Dr. ANU SINGH**  
**(Treasurer)**  
**Rama University, Kanpur**

I am proud that our academics have continuously worked toward raising the bar in terms of quality, depth of work done and broadening the scope of the quality work to ensure maximum impact across various subject areas. I feel honored and privileged to mark the beginning of year 2017 with the launch of a new initiative in the form of International Seminar as; “E-Commerce & Digitalization: Opportunities & Challenges” (EDOC-17) organized by Faculty of Commerce & Management, Rama University, Kanpur (Uttar Pradesh).

I would like to congratulate the organizing team of International Seminar for their efforts in aiming for and achieving the success in the context of the event. I strongly believe that, in the years to come, such academic events would help the University to become a leading research centre in the region. There is no denying the fact that Universities across cultures are podium of increasing & expanding the knowledge through Seminars and paper presentation by various National and International participants.

I am extremely thankful to those people who directly and indirectly are involved in this Seminar for accomplishing & writing the success story. In coming years the quality of research would enhance and provide a new path to the whole world to learn, to teach and make better the society. Today's whole world is moving rapidly in age of globalization and people have strong curiosity to fulfill their need, want and demand, where e-commerce & digitalization have opened new doors.



## FOREWORD



**Dr. RUSHEN CHAHAL**  
*(Vice Chancellor)*  
**Rama University, Kanpur**

Rama University is honored to host the International Seminar on E-Commerce & Digitalization: Opportunities & Challenges (EDOC – 2017) in association with the Centre for Environment & Development (CEED). The theme this year is Digitalization in Business, a topic that is quickly gaining attraction in both industrial and academic discussions because of the relevance of change in the working mechanism of business environment. With demonetization effect and rapid penetration of mobile phones and networks among the masses, most of the companies and Government Agencies are now switching over to the digital platform. This has brought in both opportunities and challenges for the consumer as well as the service provider. We now need to get adapted as well as go for technological advancement that provides easy-to-use, seamless, portable and also secure platform and processes that will make life easy and also safe for business transactions.

In a nutshell, we can emphasize that the technological advancement now requires entrepreneurs to reshape and redesign their businesses with relevance to technological development in E-Commerce & Digitalization within the global perspectives. With reference to this, we are inviting academicians, scholars, researchers and students from all over the world to exchange their ideas, opinions, experiences. It will be a great honor to host this Seminar for you to be a part of the forum and create a repository of knowledge that can be used to bring in enhancements in the existing systems. It is my sincere hope that information gained & gathered from this International Seminar is not only beneficial but also rewarding to all.

## PREFACE

It's a matter of great pride & pleasure in hosting the International Seminar on "E-Commerce & Digitalization: Opportunities & Challenges" (EDOC-17) organized by Faculty of Commerce & Management, Rama University Kanpur on February 11, 2017.

Digitalization & E-Commerce are the revolutionary changes taking place around the globe. Digitalization & E-Commerce has lead to measures saving the time, energy & expenses, enhancing the processing time and quality of life.

The aim of this Seminar is to bring together, industrialist, researcher academicians, research scholars & students across the various area of specialization to provide a platform to openly discuss, express & share their ideas.

The Organizers of the Seminar & Conveners have tried to give this Seminar a new height where in many research papers are received from different parts of the country and world. The authors are invited to present their papers.

The seminar has one Keynote address in inaugural followed by address of many invited guests, speakers, various technical sessions and a valedictory session representing broad areas related to the main theme & sub theme of the Seminar.

We feel grateful in thanking all those who have helped us in making this Seminar a successful event. From a tiny help to grand support every action is acknowledged. Special thanks to respected Vice Chancellor, Rama University for his strong support, motivation & guidance.

We wish you all to learn, gather, remember the 2017 Seminar & enjoy its proceedings.

We wish each one of you a very successful year ahead and to meet again to make more memorable moments.

February 2017

*✍ Dr. Divya Chowdhry (Dean & Seminar Convener)*

*✍ Dr. Govind Kumar (Seminar Co-Convener)*



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## E-COMMERCE SUCCESS & READINESS IN RURAL INDIA: APPROACH TO TRANSFORM RURAL INDIA TOWARDS ELECTRONIC/CASHLESS ECONOMY

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### ABSTRACT

The rural population of India consists of 68.84% of total population. India with urban segment can't be visualized as complete India, rural population played a vital role in growth of Indian economy. Demonetization or eCommerce or Electronic or Cashless Economy – is this need of time or making India having Rural Business as backbone to go to next level of mature business economy? Information and Communication Technologies (ICT) development in India has revolutionized the way digital revolution has taken place in rural India. There is a significant development that has taken place from varied quarters in terms of addressing the digital divide in rural sectors. Despite all such developments, still the ecommerce market in rural segment is yet to grow and there are numerous opportunities & challenges that are envisaged by ecommerce companies. In this research report, the focus is upon understanding how the ecommerce companies can envisage growth, key drivers that can be considered by the ecommerce companies for fuelling the growth in ecommerce sectors. Using certain heuristics as the basis for analyzing various attributes that could be a CSFs (Critical Success Factors) for ecommerce growth in rural sectors, the study reflects upon certain key elements that ecommerce companies should consider in their strategic planning for rural ecommerce.

With impact of many social commerce platforms like Facebook commerce in growth of Rural Business and many cashless wallets available as solution, rural economy with eCommerce must grow multifold. Increasing impact of 3rd party logistics, supply chain management and payment solution and availability of infrastructure, Banking or eCommerce solutions/ platform has eCRM (Customer Relationship Management) and comparison in terms of Urban & Rural Market will define the critical success factor for eCommerce growth. To get a deep insight into the CSFs the researchers conducted a comparison method and found out that yet much should be done by the various stake holders to make Digital India dream Successful and take advantage of these untapped opportunities by reaching the villages of India.

*Keywords: E-Commerce, Rural Ecommerce, CSFs for Ecommerce, Digital Divide, Rural and Urban India, Digital, Internet Access, Government, Growth.*

### 1 INTRODUCTION

India is one of the fast-growing economy and many global ecommerce companies are investing billions of dollars to reap benefits of growing Indian ecommerce market. Compounding growth rate that is envisaged in Indian ecommerce space is fuelled by varied factors.

Right from the growing young population segment of India, to the high penetration of Information and Communication Technology solutions, there are glowing factors that are turning to be pillars of ecommerce growth. The Indian ecommerce growth could be attributed to:

- High Penetration of Information and Mobile communication solutions
- Growing young age group population
- Increasing awareness of ecommerce solutions
- Economic reforms, recent trends of De-monetization, digital revolution

With such robust factors supporting the ecommerce system, currently the ecommerce sector in India should have envisaged more growth, but ironically, not many of the ecommerce companies operating in India are being highly successful. It is imperative from the earlier research studies that among the key issues that impact the ecommerce companies, the crux is about the rural presence of ecommerce



companies.

In India, majority of the ecommerce companies have their significant presence in urban sector and tier-II locations. But majority of the Indian population is based in rural sectors. It is imperative that unless the ecommerce companies focus on rural companies, it might be very challenging for the companies to experience robust growth.

The further section of this outlook focus on key stakeholders and elements that could support the growth of ecommerce companies in rural Indian ecommerce.

## 2 E-COMMERCE COMPANIES

Global stats of ecommerce indicate Indian ecommerce sphere as one of the robust markets and global ecommerce giants like Amazon, e-bay, Alibaba and many other such companies are investing billions of dollars in Indian ecommerce space.

Also, there are many small and medium scale ecommerce companies that have established in Indian ecommerce space. In the current scenario, the Indian ecommerce market space is evolving and majority of the companies are still in influx of huge capital, and hardly few ecommerce companies have envisaged profit lines.

Despite of the growth phenomenon that is envisaged in the sector still there are very few ecommerce companies that are reaching out to the unexplored rural ecommerce market. There could be numerous reasons that might be impacting the decisions of the ecommerce companies to focus on the rural market, but the crux being, rural India is the backbone of Indian economy, eventually the ecommerce companies have to focus on rural ecommerce space.

**Rural India:** Rural India plays a vital role in the booming Indian economy and with significant portion of Indian population residing in rural India, it is the bottom of pyramid that the ecommerce companies have to focus upon.

Some of the key stats 1 out of every 10 purchases from Rural India taking place from the rural sector, with Tier 2 & 3 cities catching up fast: Metros (India) contributes 51% of all ecommerce Transactions and Tier 2&3 Cities contribute about 40% of transactions & Rural India contributing to 9% of transactions

Unless the ecommerce companies focus and establish strongly in the rural segment, it might be very challenging for the companies to reap benefits from the fast growing digital revolution of India.

**Paradigm Shift:** Huge transformation is taking place in the Indian rural segment. Various factors like the economic reforms, affordability of mobile services, internet services, and economies of scale of offering such services has created a paradigm shift in the way rural sector is embracing the digital developments.

There is phenomenal reduction in the gap of digital divide that is taking place. Millions of users are using internet and mobile data services from rural sector. Also, with fast penetration of mobile wallets, digital wallets, raising awareness of mobile banking, online purchases, alongside the government initiatives to empower the rural sector with digital growth has led to such transformational developments.

## 3 SCOPE OF STUDY

With the aforesaid developments and challenges that are facing the Indian ecommerce sector, in this study the focus is upon evaluating how the ecommerce companies can succeed in the rural India, the key drivers that could impact the rural ecommerce sector, and the critical success factors that could make significant difference to the success of ecommerce companies in rural sector.

## 4 RURAL ECOMMERCE REVOLUTION

Rural ecommerce has become a hot domain and many researchers are carrying out their studies on varied dimensions of rural ecommerce developments. In this section of the report certain heuristics that impact the growth of ecommerce companies in rural sector are reviewed, and the insights from the earlier studies are re-iterated.

**Enabling Rural Ecommerce:** Changing dynamics of banking revolution, with many banks and



financial institutions looking at the rural market for their growth, eventually there is huge transformation that is taking place in the rural sector.

Across various small towns and villages too, there are digital transactions taking place, and slowly, people are moving from the phase of convenient store shopping to the level of online shopping.

Also, the stats of online transactions witnessing around 10% of sales taking from rural India, marks the slow penetration and increasing awareness.

In the other dimension, the fast economic reforms, and digital India initiatives from the government also could be considered as one of the significant factors that are enabling the rural ecommerce.

For instance, some of the initiatives announced in the recent past like, rewards for online transactions, discounts on the price values in utility bills paid online, services availed using online payments, and other such factors certainly fuel the growth.

Mobile and Internet communications too play a vital role. Currently India is among the top charts of mobile data consumption and the number of smartphone users across the world.

In summarization of the key factors that enable the Indian rural ecommerce, reducing digital divide, government initiatives, services available to rural areas and also the brand penetration efforts from companies play a vital role.

**Motivation for Ecommerce Companies:** The digital revolution and the growing stats of increasing orders from the rural sectors certainly are the boosters for the ecommerce companies. In the urban market segmentation, order per customer base could be the drivers, but in the case of rural ecommerce, huge population base in the rural economy are the key trends.

Certainly, if the ecommerce companies can focus establishing their locus in rural segment, and ensure quality services, it could change the dynamics of business for the ecommerce companies.

With a finite market segment in urban sectors, and with mushrooming ecommerce portals, there is high level of competition that is impacting the urban market dynamics for companies, and for developing sustainable business model, it becomes much challenging for the companies.

Increasing trends of many ecommerce companies announcing their plans for rural sector symbolize the growing confidence of the commerce companies on rural sector.

**Key Drivers for Rural Ecommerce:** Market dynamics for rural ecommerce shall be a different ball game than the urban market segments. From the review of earlier studies, market research reports, it is imperative that some of the key factors that impact the rural ecommerce are:

*Trust of the Customers:* Gaining the trust of the customers in terms of quality of the products and services that are offered to the customers make a significant importance. Unlike the urban market, in the case of the rural markets focusing on digital marketing or promotional marketing might not be of effective use, and ensuring reliable service and engaging in dialogue with the groups can make difference.

*Robust Supply Chain:* Among the key factors that impact the service of an organization, it is of paramount importance that the company has to focus upon the robust supply chain. Irrespective of the market segments, supply chain and logistics has pivotal role in the success of an ecommerce company. With the poor connectivity and logistic issues facing the ecommerce companies, right kind of logistics collaboration, ensuring timely delivery and service assistance could make significant difference.

*Payment Modalities:* Despite the fact that there is phenomenal development in terms of digital revolution and online purchasing trends growing high, still in terms of developments that are to be envisaged in the process, it could be stated that certain payment modalities like "Cash On Delivery" and "Easy Instalments", Assured Return back policies and other such factors could certainly make a significant impact on the business growth of the ecommerce companies.

*Other Key Factors:*

- Value proposition

- Branding and Endorsements
- Market Positioning
- Products and Services offered to Customers

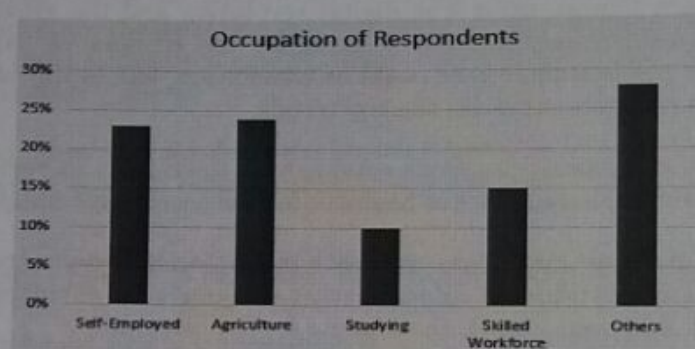
Apart from the three intrinsic factors, the other factors mentioned above also has impact on the decision making of the rural customers and for an ecommerce companies to succeed in the market, they should be able to focus on all of the aforesaid attributes in a detailed manner.

## 5 DATA ANALYSIS

In terms of evaluating the customer expectations for the proposed solution, from a quantitative survey that is conducted in rural locations of the country. With a focused approach of finding the factors that shall interest the rural customers to consider online shopping, a detailed survey is conducted to a sample size of 50 people from each rural pocket, and six pockets of rural areas have been chosen to conduct a survey in each of the four zones (north, east, west, and south).

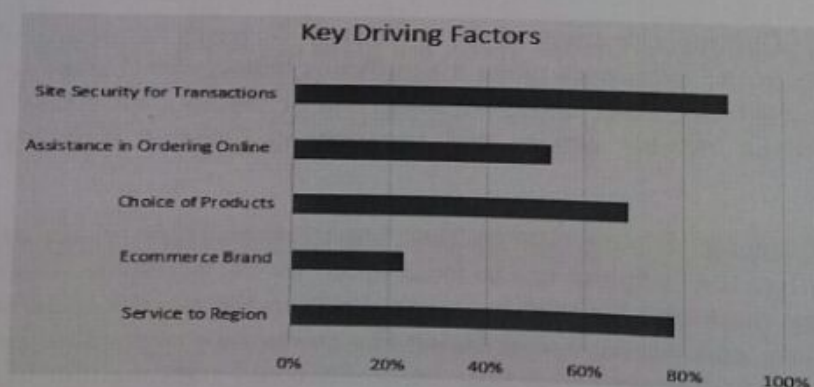
From the results that are gathered from the study, it is imperative that there are many significant factors that has to be taken in to consideration by the ecommerce companies whilst focusing on the rural market segments. Some of the intrinsic inputs that are gathered from the analysis are:

Following is the classification of the respondents who have participated in the survey, and is categorized as per their current occupation.



For a question on the key factors that impact their decision making in terms of using ecommerce shopping, the following are some of the key drivers that are envisaged by the customers.

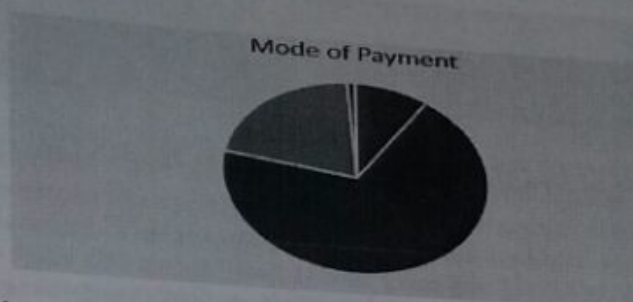
Among the key factors that are considered, security issues are a major concern, and the assistance in terms of ordering online is the other significant challenge facing the decision of customers.



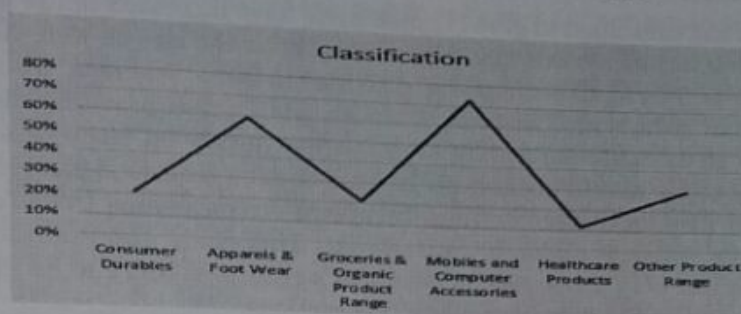
It is imperative from the respondent's replies, that the issues of service region (companies offering the shipments to a specific Pin-code) is also an intrinsic issue that impacts the customer decision.

For a question posed to the respondents on choosing varied kind of payment models, and their first preference, the figure-3 indicates the preferential choice of rural customers.





In a significant question that was posed to respondents on the preferred range of products and services that they wish to make online purchases, the stats are depicted in the fig-4.



From the inputs that are depicted above, it is imperative that for the ecommerce companies to focus upon the rural market segments, it is very important that they identify the right kind of logistic solutions that could ease in improving their market base.

## 6 CONCLUSION

It is imperative from the inputs provided by the respondents that if there are right kind of systems and communication in place, there is potential scope for the companies to envisage growth in the ecommerce sector. However, it is evident that the current rural ecommerce market is at nascent stage, and there is integral need for the organizations to focus on the key factors that could impact the business growth.

Some of the Critical Success Factors that are envisaged in the process are:

- Ecommerce Companies should focus more in terms of customer expectations
- Align the delivery model to suit the customer needs.
- As more customers shall be preferring the COD model, enable the ground team with scope for cash on delivery models.
- Strengthen the logistics arm, even if required to collaborate or share the logistic team with other commerce companies
- Adapt BI solutions to gauge the rural customer requirements and focus on regional offers.
- Supporting the customers with regional language assistance in terms of order management could be one of the game changing move from the ecommerce companies.

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