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An overview of e-commerce in India: A study

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Abstract

E-commerce emergence has opened floodgates of opportunities to the marketing of goods and services. The marketers have tapped the demand through mass application means. The upsurge of internet has provided for the value creation for business. The cost, time and convenience to both the marketers and the customers has redefined the relationships in business the present study theoretically studies the e-commerce in the Indian context.

Keywords: internet, digital payments, real time

Introduction

E-commerce stands for electronic commerce. It means dealing in goods & services through the Electronic Media & Internet. The rapid growth of E-Commerce in India is being driven by greater customer choice & improved convenience. With the help of internet, the vendor or merchant who sells products or services directly to the customer from the portal using a shopping basket system or Digital Cart and allows payment through Debit Card, Credit Card or Electronic Fund Transfer Payments. In the present scenario, e-commerce market & its space is increasing in demand as well as an impressive display or range of a particular type of services. E-Commerce is already appearing in all areas of business, customer services, new product development & design. E-Commerce business is growing in India because of wide range of product with minimum price wide range of suppliers & customers internet. In this modern era every business units want to join online business because increasing ratio of internet users in India. E-commerce in India is still in growing stage but it offers considerable opportunity. (Dr. Rajendra Madhukar Sarode, 2015) [3].

One of the major growth factor in India is the breadth of internet penetration in a country. India has an internet user base of about 354 million as of June 2015 and is expected that it will cross to 500 million in 2016, which is the world's second largest user base only behind china. At the same time changing consumer lifestyle, supported by younger population base of India, where more than half of total 1.3 billion Population falls under "below 25 years of age" brackets would aid the future of e-commerce, driven by rising disposable income. According to joint ASSOCHAM-Forester study paper (2016), India's e-commerce revenue is expected to grow from USD 30 billion in 2016 to USD 120 billion in 2020 growing at an annual rate of 51%, highest in the world (Dr.Urvashi Sharma).

Application of e-commerce

Technologies that are normally used for e-commerce include Electronic data interchange (EDI), electronic catalogue, electronic form, finance and banking technology, electronic payment systems like smart card, fund transfer, digital cash and the like. Therefore, e-commerce include wide range of activities and applications. Based on type of application e-commerce can be classified into following categories:

- 1) **Business to Customers (B2C)** - In B2C e-commerce companies sells their products and services to consumers who are the end users. For e.g. Amazon
- 2) **Business to Business (B2B)** - In B2B e-commerce commercial transactions takes place between two or more businesses without involving customers. For e.g. Alibab.com
- 3) **Customers to Customers (C2C)** - In C2C e-commerce, consumer sell products directly to other consumer. A popular example of this is eBay.

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4) Customers to Business (C2B) - In C2B e-commerce which is also known as reverse auction or demand collection method. In this customers post their products and services online on which companies can post their bids. A customer reviews the bids and selects the company that meets his price expectations. Common examples include online blog, Fotolia, Google adword etc. (Dr.Urvashi Sharma)

Concepts and definitions

Electronic commerce or e-commerce refers to a wide range of online business activities for products and services. It also pertains to “any form of business transaction in which the parties interact electronically rather than by physical exchanges or direct physical contact.”

A more complete definition is: E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organizations, and between organizations and individuals (Nisha Chanana, 2012) (Nisha Chanana, 2012) [7].

E-commerce advantages for customers

Convenience

Every product is at the tip of your fingers on the internet, literally. Type in the product you are looking for into your favorite search engine and every option will appear in a well-organized list in a matter of seconds.

Time saving

With e-commerce there is no driving in circles while looking and digging in hopes of finding what you need. Stores online offer their full line as well as use warehouses instead of store fronts—products are easy to locate and can be delivered to your door in just days.

Options, options, and options

Without driving from store to store the consumer can easily compare and contrast products. See who offers the best pricing and have more options to choose from. While a physical store has limited space, the same store on the internet will have full stock.

Easy to compare

Side by side comparisons are readily available and easy to do. When products are placed online, they come with all the specifics, and they *want* you to compare them with others, know they have the best options and come back for more!

Easy to find reviews

Because the competition is high, companies' online want you to look at other consumer reviews. Good and bad reviews are on every site, not only can you see if the product is liked, you can also see the reasons behind the thumbs up or down.

Coupons and deals

With every online business wanting you, more and more coupons and deals can't be avoided, which are totally great for customers. With major sites that act as department store, you may find items up to 80% off. Take advantage of the competition and find the best price available. (BulomineRegi.S, 2016) [2].

E-commerce advantages for businesses

Increasing customer base

The customer base is every business's main concern, online or off. When online, a business doesn't have to worry about getting the best property in town, people from around the world have access to their products and can come back at any time.

Rise in sales

By not managing a storefront, any business will have more sales online with a higher profit margin. They can redistribute money to make the consumer shopping experience faster and more efficient. While being available to international markets, more products will sell.

24/7, 365 days

If it is snowing and the roads are closed, or it's too hot and humid to even step outside in the summer, or a holiday that every store in town closes, your online business is open for consumers 24/7 every day of the year. The doors never close and profits will keep rising.

Expand business reach

A great tool on the internet is...translation! A business online does not have to make a site for every language. With the right marketing, every consumer around the globe can find the business site, products and information without leaving home.

Recurring payments made easy

With a little research, every business can set up recurring payments. Find the provider that best suits your needs and billing will be done in a consistent manner; payments will be received in the same way.

Instant transactions: With e-commerce there is no more waiting for the check to clear or a 30-day wait for certain other types of payment. Transactions are cleared immediately or at most two to three days for the money to clear through the banking system. (BulomineRegi.S, 2016) [2].

Review of Literature

Nisha Chanana (2012) [7] opines that the E-Commerce market is thriving and poised for robust growth in Asia. There are players who made a good beginning. Their success depends on their understanding of the market and offering various types of features. The author gives an overview of the future of E-Commerce in India and discusses the future growth segments in India's E-Commerce. The author finds out various factors that would be essential for future growth of Indian E-commerce. And represent the various opportunities for retailers, wholesalers, producers and for people (Nisha Chanana, 2012) (Nisha Chanana, 2012) [7].

BulomineRegi.S (2016) [2] contends that E - Commerce allows consumers to electronically exchange goods and services with no barriers of time or distance. Electronic commerce has expanded rapidly over the past five years and is predicted to continue at this rate, or even accelerate. In the near future the boundaries between "conventional" and "electronic" commerce will become increasingly blurred as more and more businesses move sections of their operations onto the Internet. The e-commerce industry in India is

growing at a remarkable pace due to high penetration of internet and sophisticated electronic devices. However, the recent growth rate of e-commerce in India is far lagging behind than other developed countries. (BulomineRegi.S, 2016) [2].

R.K.Arya (2020) [8] finds that practically e-commerce in India started becoming popular when the internet users and smart phone sales was gaining prominence. But over the years there is no doubt the e-commerce has become popular among roughly 30% of the population living in the cities but due to limited scope of product variety and standardization the sale through e-commerce is not increasing at faster pace. Only limited but branded items are on sale because of the limitations of selection and reassurance to customers that their buying is cost saving with a-priory condition that after sale service and product quality is guaranteed by e-commerce. The growth of e-commerce is dependent on factors like the financial literacy, standard of living, nature of habitation, payment system i.e digital vis-à-vis cash and more importantly on up-scaling of manufacturing enterprises. It appears that daily used products are least common in the e-commerce mode and only the most branded and customized but with standardization are more popular on e-commerce mode. (R.K.Arya, 2020) [8].

Dr.Mohd Ashraf Ali Propounds that Electronic commerce (E-commerce) is where business transactions ensue through telecommunications networks, particularly with the help of internet. E-commerce has been the emerging business strategy in the era of globalization, with the help of E-

commerce manager can see all the affairs of business from one desk and can make quick decision. E-commerce's most significant impact is on the sectors that are primarily transmit information in (postal service, communication, radio and TV) and those that product it (finance, entertainment, travel agents or stock brokers). After globalization, e-business has been increasingly become a necessary component of busied strategy and a strong catalyst for economic development. E-banking has become popular because of its convenience and flexibility, and also transaction related benefits like speed, efficiency, accessibility and the like. the greatest advantage of e-commerce is that it connects people within a very short span of time from any part of the world. (Dr.Mohd Ashraf Ali)

Dr. Rajendra Madhukar Sarode (2015) [3] analyzes the present trends of e-commerce in India & examines the challenges & opportunities of e-commerce in India. E-commerce is definitely one of the business options that one will have to explore in the future. Ecommerce is said to bring about paradigm shift in the world for trading. Prediction e-commerce is showing tremendous business growth in our country. Backed by increased online user base & mobile phone presentation, Indian e-commerce has seen impressive growth in the last few years. Considering India's demographic dividend & rising internet accessibility, the sector is slated to scale greater heights. Although, India's overall retail opportunity is substantial, the sector is beset with some serious challenges. (Dr. Rajendra Madhukar Sarode, 2015) [3].

Table 1: Technology Advancement and Emergence of E-Commerce

Year	Technology	Function/use
late 1970's	EDI-Electronic data interchange, EFT-Electronic fund transfer.	Electronic transaction and electronic exchange of information could be made.
1971 or 1972	ARPANET (Advance research project agency network).	Pioneering network for sharing digital resources among geographically separated computers in US became the foundation for internet today.
1990-1991	First web browser, world wide web created by Tim Berners-Lee opened for commercial use.	Internet is opened for commercial use, e-commerce become possible.
1994	Netscape	Netscape released navigation browser named Mozilla.
1995	Internet in India	VSNL formally launched Internet for public use in India.
1996	Online banking	ICICI is the first bank to champion its usage and introduced internet banking in India.
2000's	Many e-commerce companies entered the Indian marketplace and people began to get aware of e-commerce.	India times shopping, EBay, Flipkart, Myntra, Snapdeal, Jabong, Amazon etc.

Source: Dr. Urvashi Sharma. (n.d.). Future of E-commerce in India. 1-17

E-commerce Giants in India: There are hundreds of e-commerce websites in India. But following is the list of game changers in the industry.

Table 2: E-commerce Giants in India

Companies	Description
2000: Indiatimes shopping	Indiatimes is an e-commerce deviation of times of India group, it started its operation in 2000 beign one of the ealiest e-commerce companies in India.
2007: Flipkart.com	It is an e-commerce company founder in 2007, has launced its own product range under "Digiflip" with the product including tablets, USBs, laptop bags. In 2014 acuirred Myntra for Rs 20 billion.
2007: Myntra	Indian e-commerce company of fashion and casual lifestyle products started in 2007. Merged with Flipkart in 2014 to compete against amazon.
2008: Homeshop 18	Homeshop18 is an Indian e-commerce company which is an retail venture of network 18 group, which is owned by reliance industries. Started as a television channel in 2008,homeshop18.com website got launched in 2011
2010: Snapdeal.com	Snapdeal is an online marketplace stated in february 2010. It won re hearing asia award in 2011. Now it has become a multimillion company in online retailing.
2010: Paytm	Indian e-commerce website launced in 2010. Stared by offering mobile recharges, bill payments and also offers products similar to flipkart.com,amazon.com.
2012: jabong.com	It is an India fashion and lifestyle e-commerce portal founded in 2012. In 2016 Flipkart acquired jabong through its unit Myntra for about \$70 million.

2013: Amazon.com	Amazon is an american e-commerce company started in US in 1994, it entered in Indian Market in 2013. Started as an online bookstore, now diversified into wide range of products. Amazon has grown really fast in India and has become one of the revail of flipkart.
Ebay.in	Ebay ia an american e-commerce company started in 1995 in US, provining B2B, C2C services through internet. Later launced ebay.in in India to cater to the needs of Indian market through baazee.com

Source: Dr. Urvashi Sharma. (n.d.). Future of E-commerce in India. 1-17

Status of Digital Connectivity

The ASEAN region and India demonstrate wide divergence in their abilities to adapt to, and leverage on the digital economy, especially in terms of ICT indicators such as internet penetration rate and number of broadband subscriptions (Table 1). While countries such as Singapore and Malaysia had high percentage of individuals using the

internet (above 80 per cent), India had recorded low rate of internet penetration (34.45 percent) in 2017. India has the second highest number of active internet users in the world, yet it is low given its large population size. Brunei, in spite of being a least developed country, recorded the highest rate of internet penetration of 94.87 per cent in 2017.

Table 3: Status of Digital Connectivity

Country	Percentage of individuals using the internet*		Fixed Telephone Subscriptions per 100 inhabitants		Mobile Cellular Telephone Subscriptions per 100 inhabitants		Fixed Broadband Subscriptions per 100 inhabitants	
	2016	2017	2017	2018	2017	2018	2017	2018
Indonesia	25.45	32.29	4.18	3.1	164.44	119.34	2.35	3.32
Malaysia	78.79	80.14	21.16	20.41	136.12	134.53	8.64	8.55
Philippines	55.5	60.05	3.96	3.87	110.13	126.2	3.23	3.68
Singapore	84.45	84.45	34.89	34.75	146.84	148.82	28.28	27.97
Thailand	47.5	52.89	5.01	4.22	175.6	180.18	11.86	13.24
Brunei	90	94.87	19.74	19.25	128.33	131.93	9.68	11.53
Lao PDR	21.87	25.51	16.19	20.99	53.38	51.86	0.39	0.64
Myanmar	25.07	30.68	1.04	0.97	89.82	113.84	0.21	0.24
Cambodia	32.4	32.45	0.83	0.54	116.01	119.49	0.83	1.02
Vietnam	53	58.14	4.64	4.5	126.87	147.2	11.91	13.6
India	22	34.45	1.74	1.62	87.32	86.94	1.33	1.34

Source: Shouvik Kishore Majumdar, A. P. (2020). E-commerce and Digital Connectivity: Unleashing the Potential for Greater India-ASEAN Integration. Research and Information System of Developing Countries, 1-11).

Key players of the market

Amazon, Snapdeal, Flipkart, Myntra, Nyka, Jabong, Ebay, Shopclues.com With the back ground given the e-commerce in India hinges on the variety of factors. Though e-commerce is becoming popular everyday but its size is not as large as ought to be in relation to size of the population. E-commerce in the last one decade has shown tremendous growth. E-commerce has many constraints namely payment system, targeted variety, limited options, and replacement and delivery timings. Over the last 10-12 years no doubt the growth in e-commerce has increased significantly but it cannot be said that growth is very impressive. The e-commerce is used in a situation where consumer is too sure about his/her choice and prices than the market prices. There are many products which the consumer has to make the choice while going to physical stores. Unless he is committed and made sure that this is his ultimate decision he would be reluctant to buy from the e-commerce.

There are certain products which hit the market for the first time and the supplier wants does not want to sell it through ordinary outlets till its popularity is increased therefore, to reduce the cost of the sale as it goes through various stores the direct benefit has been given to the customers to try and come out with the opinion and once mouth word popularity is increased the products comes in the market for the open sale. In order to gain the confidence of the consumers, and also to increase the saving base of the particulars banks the customers are allured with the cash back in case the transaction is done with a particular bank. With the e-commerce becoming popular mode of purchase the banks

are also getting the benefit of linking the customers with them for further transaction.

The metropolitan cities and Delhi among them is doing the largest sale through e-commerce. The one important advantage with e-commerce is that the product with the expiry date which is quite near is not possible to be sold. It is because of the design system. Since e-commerce companies are expected to save from short circuiting the supply chain or distribution network, their direct sourcing is from the companies or whole sale distributors, where the old stock cannot continue to lie for long time due to stocking and large inventory cost.

The product keep moving through the distribution channel and the product could be closer to expiry and hence customer likely to be cheated is very high. Even though products are put up on sale on the expiry approaches but still the durability after the expiry cannot be assured. There are many products which may have the expiry period of two years but when it has already entered in the last month of the expiry period the life of the products is worn out almost. Secondly selling used items within India by the retailers are also possible.

In this situation, the consumers remain in a state of worry as if he has been cheated gravely. No doubt within the given range the customer has an option to save from discounts, and truncated distribution channel where the cost of products keeps increasing from one point to other but still e-commerce is possible in very limited items. Secondly it is the space and time which makes the e-commerce to become possible means of purchase. Most of the big distributors are there in the capital cities where the products come for the

first point of distribution, the chances of the sale through e-commerce is determined stochastically. (R.K.Arya, 2020) [8].

Digital India & E-Commerce

Digitization or Digitalization is simply refers to process of transforming information into a digital format which can be access through Internet. Digitizing data makes it easier to preserve, access, and share useful information. Digital India campaign is being run by the Indian government to make this country a digitally powerful country. This ambitious program was started on 1st July 2015. The goal of this campaign is to provide electronic government service to Indian citizens by reducing the paperwork. Various schemes have been exposed under this programme such as digital payments, digital locker, health, e-education, national scholarship portal, e-signature and the like.

In the Budget of 2017-18, the government has allocated US\$ 1.55 billion to Bharat Net Project, to facilitate high speed broadband connectivity on optical fibre and accessibility of Wi-Fi hot spots and digital services at low tariffs in more than 150,000 gram panchayats, by the end of 2017-18. In addition the Finance Minister of India Mr Arun Jaitley has proposed various measures to quicken India's transition to a cashless economy, including a ban on cash transactions over Rs 300,000, tax incentives for creation of a cashless infrastructure, promoting greater usage of non-cash modes of payments. Digital payments are also closely connected to growth of e-commerce.

After currency demonization we have experienced a rapid growth in digital payments and it is also play helping hand in growth of e-commerce in India. The Paytm app &the Government BHIM app these apps make revolution in online fund transfer& payment. To promote digital payment the Government of India has distributed rewards worth around Rs 153.5 crore (US\$ 23.8 million) to 1 million customers for embracing digital payments, under the Lucky Grahak Yojana and Digi- Dhan Vyapar Yojana. These programmes will give a strong boost to the E-Commerce market as bringing the internet and broadband to remote corners of the country will give rise to an increase in trade.

Some feature of Digital India campaign:

- Ensure high speed broadband network.
- Ensuring global access to mobile phones.
- Fast Speed Making the Internet accessible to the people
- Bringing e-governance through the reform of government through digitization.
- E-Revolution through electronic delivery of services. (KumarRana, 2019) [5].

Table 4: India is among the top two countries globally on many key dimensions of digital adoption.

Globally	Globally, Behind China
app downloads in 2018	12.3b
wireless phone subscribers	1.17b
Internet subscribers	560m
Smartphone devices	354m
users engaged in social media	294m

Source: Priori Data, January 2019; Strategy Analytics, 2018; TRAI, September 30, 2018; UIDAI, April 2018; We Are Social, January 2019; McKinsey Global Institute analysis

Concept of e-commerce in India

1. Multi Product E-Commerce

Some internet portals provide almost all categories of goods and services in a single site; they are targeting customers of every possible product or service. Indian E-Commerce

portals provide goods and services in a variety of categories like apparel and accessories for men and women, health and beauty products, books and magazines, computers and peripherals, vehicles, collectibles, software, consumer electronics, household appliances, jewelry, audio/video entertainment goods, gift articles, real estate and services, business and opportunities, employment, travel tickets, matrimony etc. Examples: www.indiayplaza.com, www.thebestofindia.com, www.khoj.com, www.sify.com, www.rediff.com, www.indiatimes.com etc.

2. Single Product E-Commerce

Some Indian portals/websites deal in a specialized field. Examples:

- In automobiles, the portals are <http://www.indiacar.com> and <http://www.automatindia.com>, on these sites we can buy and sell four wheelers and two wheelers new as well as old vehicles online. Some of the services they provide are car research and reviews, online evaluation, technical specifications, vehicle insurance, vehicle finance, dealer locator etc.
- In stock and shares markets some of the sites are <http://www.equitymaster.com>, <http://www.5paisa.com>. Some of the services offered to registered members are online buying or dealing of stocks and share, market analysis and research, company information, comparison of companies, research on equity and mutual funds, tracking market trends etc.
- In real estate, the portals like <http://www.indiaproperties.com>. This website facilitate online dealing in real estate, they offer outright purchase or lease of a property through their portal. They also provide information on new properties as well as for resale. Some of the allied services are housing finance, insurance companies' architects and interior designers, property management consultant services etc.
- In travel and tourism industry a major government of India portal is <http://www.tourismindia.com>. The tourist destination sites are categorized according to the themes like eco-themes pertains to jungles, flora and fauna, beaches of India, architectural attractions, forts and places, hill resorts, adventure-trekking, mountain climbing etc. Other services offered are passport and visa, travel and accommodation information, weather information, festival and fair dates, shopping, tour operators etc. There are other sites like <http://www.incredibleindia.org>, it highlight the tourist destinations of a specific region in India, which covers North East India.
- In gift items, there are specific Indian websites making the act of gifting quick and easy to suit ones lifestyle. One such site is <http://www.indiangiftsportal.com>. The gifts are categorized as collectibles like paintings and sculptures, toys and games, chocolates, flowers, wood-craft and metal craft, luxury items like leather goods perfumes, jeweler boxes etc.
- In case of hobbies, the most popular hobbies from time immemorial are reading books, listing music and watching films. On the Indian website <http://www.firstandsecond.com>, one can buy more than 3,00,000 titles of books, cassettes, VCDs and DVDs. The books cover a wide range of topics such as business, art, cookery, engineering, children's stories,

health, medicines etc. For music and videos, they are available in English and other Indian languages to cater to the needs of public and the topics range from devotional songs, old time favorites and pop etc.

- In case of matrimony, marriage portal like <http://www.jeevansathi.com> and <http://www.saadi.com>. There is a saying, marriages are made in heaven, but in the world of E-commerce, they are made on marriage portals. On these websites one can search for a suitable match by region of residence, religion or caste. Once registered with these portals, they have e-mail facility and chat rooms, so that the couple gets to know more about each other before making the decision of their lives. Other services for registered persons are astrological services, information on customs and rituals, legal issues, health and beauty etc.
- In case of employment, two major portals like www.monsterindia.com and www.naukri.com are instrumental in providing job seekers with suitable employment facility. The service for job seekers is free and for employment they charge a nominal fee. Jobs are available online in fields, ranging from secretarial to software development and from real estate to education. (M.Shettar, 2016) ^[6].

Major Player in E-Commerce Sector in India

- **Amazon:** Amazon has launched in the year 2013. Being making late entry in Indian e-commerce market, Amazon has now become the leading and reputed online e-commerce platforms acknowledged at a wide scale all over the country.
- **Flipkart:** Introduced in year 2007, Flipkart has become the country's first e-commerce company, which has crossed the 100 million registered users' figure. The Bangalore-based Flipkart's user base has doubled in the past year. During the six months in 2016 alone the company has added 25 million users.
- **Snapdeal.Com:** Established in 2010 Snapdeal is third largest e-commerce seller in Indian market. All categories of products are offered at the appropriate discount.
- **Myntra.Com:** India's largest online fashion store, extremely popular among youngsters where the latest fashion is available at affordable prices.
- **Book My Show:** India's most popular online movie store, which offers Showtime, movie tickets, and concert tickets.
- **Jabong.Com:** All the products are available from clothes, gadgets, household items on the Indian fashion portal. (KumarRana, 2019) ^[5].



Fig 2: Major Player in E-Commerce Sector in India

Conclusion

Internet has changed the way the traditional business functioned on-line business platforms are now widely accepted across various businesses and customer segments. The smart phone revolution has widely embraced the on-line business. The virtual spaces provided the stats to the products. The service is day. E-commerce is a new language the businesses have adopted and has widened the horizons for both the marketers and the customers.

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