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E-TAILING: EMERGING OPPORTUNITY IN RURAL SECTOR

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Abstract

Financial situation or financial status of any family can be assured by various factors like debt to income ratio or savings to cover an unexpected expense or emergency. But when it comes to rural sector, these financial status only means the present expenditure because for all the needs they majorly depends on which will results into higher debt to income ratio. Habit of spending is directly related to financial status and income of the family. But attractive easy instalments plan, no down payment options and take now pay later has all made online shopping a tempting things which everyone wants. E-commerce has made this debt purchasing much more than expected. As the behavioural economics says that pain of paying restricts the customers to purchase the unwanted things as they feel pain while paying cash from pocket but when it comes to online shopping, this pain of paying disappears and customers tend to purchase tempting and unwanted things thereby affecting their financial status. Earlier ICT were the concept of urban & rich but as internet & computers have reached to every now & then online shopping is also becoming much popular in rural areas also. This online shopping system has its own significance. Presently paper evaluates the [reason & future prospects of online shopping of the rural India where people hardly believe in virtual objects.

Keywords: Online shopping, rural sector, internet Banking, E-Commerce.



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Introduction:

Firms across the globe have adopted E-Commerce in their operations & have reaped benefits thereof. The fruits of information technology sector such as internet, blue chips, online shopping & nanosecond email have failed to cure century old malaises like illiteracy, poverty. Citizens are moving towards the era of online shopping, Railway reservation, online payment, Paytm & many more but original of rural India shows a controversial of one hand poverty & unemployment & on the other hand, online e commerce shows India grooming & developing in the midst of challenges. Nothing is predicable in India except change in today's India people are dramatically changing the disposable income of the middle class is rising and the emphasis is more on spending than saving. The study might serve as a starting point for further research in E-Commerce in rural India.

Literature Review:

Ernst & Young 2001, Malajans, Mullas & Bass(1990) overtime the internet buyer, Once considered the innovator or early adopter has changed while once young professional male..



CERTIFICATE

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Dr. Yashpal D. Netragaonkar
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