



Magnitude of E-Commerce in Rural Areas – A Review

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ABSTRACT:

E-commerce stands for electronic commerce and refers to a digital platform and a business model where you can buy or sell products online. E-commerce has revolutionized business, changing the shape of competition with internet especially in the computer communication network creating an e-commerce market place for consumers and business in rural areas.

India is showing tremendous growth in the Ecommerce in rural sector with developments in the Internet and web based technologies, distinctions between traditional markets and the worldwide digital marketplace-along with commercial enterprise capital length, amongst others-are progressively being narrowed down. There is a growing awareness among the rural business community in India about the opportunities offered by e-commerce.

There is a necessity for the booming growth of rural e-commerce. The rural agricultural market ensures untapped potential to become the market leader for many e-commerce business enthusiasts and budding entrepreneurs. Since independence, nothing is going on in terms of boosting the rural agricultural distribution of business merchandise at intervals India's geographical boundaries. Therefore, the imperative would like of the minute is to accelerate the enlargement of business enterprises and e-commerce businesses in rural areas. E-commerce can enhance economic growth, increase business opportunities, competitiveness, better and profitable access to rural market sectors.

The research paper describes the magnitude and roles of E-Commerce in rural areas. The research paper is to study and analyze the progress made by E-commerce in rural sectors of Tamil Nadu. The present paper mainly aims to discuss the importance of E-commerce in rural sector.

Keywords: Rural, E-Commerce and E-Banking.

INTRODUCTION:

The explosive development of rural e-commerce is necessary. The Indian rural market guarantees untapped potential to be the leading market for most e-commerce enthusiasts and aspiring entrepreneurs. Since independence, nothing has been done to stimulate the distribution of rural commercial products within the geographical boundaries of India. Therefore, the urgent requirement of this minute is to accelerate the expansion of commercial enterprises and e-commerce enterprises in rural areas.

India has become one of the most diverse countries in the world and more than 70% of the Indian population lives in villages or rural areas of India. The main source of income of the people living in the countryside is agricultural products as well as the common crops produced by these people only. Since independence, the agro-processing sector in India has gained momentum. It contributes to half of the country's overall economy and a significant portion of the population earns its living from the agricultural sector. It is a disturbing fact that India has not witnessed the rapid growth and development of agribusiness and agribusiness as most of the survivors in the rural areas have small plots of land, far away from them. After all, they are not very familiar with modern farming methods and techniques. On top of that, they don't have the proper facilities to use them to their full capacity.

Harnessing the potential of agriculture is an important driver of economic growth and can ultimately lead to the development of an agriculture-based economy. The main driver of development is the expansion of the agricultural sector, which has been the main source of growth that has taken place in recent times. According to IAMAI, India comes in second at zero. Internet users amount to 451 million active Internet users. This figure includes both urban and rural areas. With various government initiatives related to the broader picture of digital villages where maximum people

will be able to enjoy internet amenities, the number of internet users has increased. Significantly up.

RURAL E-COMMERCE: A PROFILE

E-commerce in rural India is on the rise as online shopping has become mainstream in recent years. Most people tend to buy different forms of community and enjoy different services through online platforms. This practice is not only limited to urban areas but also has strong effects in rural areas of India. In rural areas of India, individuals have high rates of Internet and mobile phone access. The Indian government has not hesitated to establish a connection between all the villages and small towns with fiber optic cables to keep an eye on India's massive digitalization. In this regard, the aim of the Indian government is to provide citizens living in the villages or rural areas of India the benefits of online services.

Based on the sales track record of the past few years, the growth of e-commerce has been truly phenomenal. In 2018, total sales through e-commerce as a media were about \$38.4. All retailers should find ways to sell their products on online platforms as an online presence is crucial for the well-being of the business.

In recent years, the country has seen a significant change regarding the flapping of big e-commerce companies like Flipkart, Amazon, etc. in villages or rural areas. Changing the lifestyle of individuals living in rural areas of India has become a possibility. Without much effort, they get all the brands available in one store.

Is the e-commerce revolution only for urban areas and the people who live there?

- Rural population dominates the Indian economy as a significant portion of the population still lives in rural areas.
- In contrast, people living in urban areas are well educated, tech-savvy and tend to spend more and satisfy their needs.
- Under these conditions, e-commerce or any industry, for that matter, requires striking a balance between the two segments of the population.

The big question facing sellers in this sector here is whether e-commerce is just a revolution in urban India or has a huge impact in rural areas. You need to first understand the challenges and barriers that may affect their accessibility in rural areas.

- Product portfolio is also crucial to the success of sellers looking to capture rural markets and expand their wings because these markets are hyper-local.
- Concern about the security of online payments is another reason why they may not want to make purchases on online platforms.
- Customers may be apprehensive due to the lack of an in-person presence in their area.
- Language is an important barrier as the majority of e-commerce websites use English as their language. To attract customers, companies will need to consider the development of e-commerce with native languages to communicate with the target audience in their local language.
- Access and transport infrastructure is also important as they will have a huge impact on supply chain efficiency.
- Mobile availability is equally important as rural residents may not have desktops and laptops. Even if they do, they may find it more comfortable to shop on a mobile device.

Despite these limitations, e-commerce merchants and brands are quick to find opportunities with this party. Going further, we must note the impact of e-commerce website development in rural areas of India. Recently, technology has effectively responded to rural areas and changed the popular thinking that e-commerce businesses cannot enter rural areas of India.

MOBILE PENETRATION IN VILLAGES AND RURAL AREAS

- According to the telecom statistics report provided by TRAI in 2018, active mobile phone users in India reached 1026.37 million. This number includes mobile phone users who are active on 2G, 3G and 4G networks.
- In previous reports, it was clearly explained that the number of mobile phone users has grown by 15% year-on-year. This percentage belongs to the majority of people under the age of 25.
- In rural India, more than 18% of the population uses a mobile phone. By 2021, this 15% will reach 45%.
- The explosion of mobile users in rural India also represents an ambitious change in people's lifestyles and facilitates the provision of services through online means.

RURAL SECTORS WHERE E-COMMERCE SHINES

In various sectors of rural India, e-commerce has an important role. It enhanced the lifestyles of people of rural origin and also brought about transformative changes in the old process of thought and belief. The areas where e-commerce leaves an impact and shines are

HOUSEHOLD SECTOR

Since most people in rural India get a wide range of household products at their doorstep, there has been a significant change in the lifestyle of the people. E-commerce giant Amazon is promoting mass distribution in rural markets to benefit customers in small towns. The data shows that Amazon has covered about 90% of the villages for delivery. The order of small towns and rural India can no longer be ignored as increasing smartphone penetration and levels of ambition lead to an increase in online shopping. For Indian e-commerce companies engaged in the battle for supremacy, the rural consumer's struggle has only just begun. The return process in rural or village areas is less than in urban areas, so logistics costs for e-commerce businesses are less for rural areas compared to urban areas .

HANDICRAFTS:

It is observed that in rural India, handicrafts have become a source of income for many rural people. A remarkable part of the people, especially women, produces handicrafts using agricultural products and provides them with a source of income. Today, these products and handicrafts are also available on online platforms and create a large customer base for people living in rural areas and those belonging to disadvantaged communities. Penetration is not high but looks likely to increase in the coming years. Disadvantaged communities will have the opportunity to give the much-needed boost to their intangible cultural heritage. They will have an equal opportunity to demonstrate their strength among all communities. Rural e-commerce has opened the door to seamless access to consumer goods. This ultimately creates an opportunity for inclusive growth as manufacturers of all sizes living anywhere in the world can now showcase their products to the world through online platforms.

Today, e-commerce is the most convincing medium of the craft market. Well-known e-commerce companies like Indian Roots, Crafts villa, Crafted India and Engrave are working to empower artisans by creating market links with customers who are willing to pay higher prices without thinking carefully.

AGRICULTURAL PRODUCTS:

There is a significant change in the style of rural business and a significant difference can be seen due to the increasing online presence of agricultural products. In recent times, seeds of many crops, fertilizers and many other products are available online and have made things easier for rural people and farmers in India. Degree.

CHALLENGES FACING E-COMMERCE BUSINESSES IN RURAL INDIA

1. Internet service is inefficient and incompetent

Due to inefficient and incompetent internet services in most rural areas within the geographical boundaries of India, e-commerce businesses in rural areas cannot operate smoothly. More broadly, only 18% of the population living in rural areas has an Internet connection, which has become a major challenge for e-commerce and affects its sustainability in rural areas. Although the rate mentioned above will increase in the coming years, it is a challenge for now.

2. Lack of Trust

It is a fact that the majority of people living in rural areas of India find it difficult to bet on products sold online because they are worried about the product being damaged or stolen, problems problems when returning products and many other forms of problems. Therefore, all businesses must build a foundation of trust before setting foot in the rural areas or villages of India.

3. Poor transport infrastructure and connectivity problems

An even bigger and more difficult challenge is the weak transport infrastructure in most rural areas of the country. Products that are delivered in urban areas within a few days will take several weeks to reach the rural address (and only if the delivery is made to a certain space in the first location). On the bright side, however, e-commerce businesses often have a clear understanding of India's rural demographics. They collude with the Indian government and local communities to capture this hugely untapped market share.

4. Currency challenge

The currency challenge is one of the major challenges faced by most of the average e-commerce businesses operating within Indian borders. Different countries have different export and import regulations. As a result, problems with credit card limits and exchange rates play a negative role in e-commerce operations, controlling the fluidity of all online purchases. Now, the development of the e-commerce site is made in the direction of being able to receive various payment options, making it easier for customers.

5. Mode of payments / payment methods

Cash receipt is not applicable in all villages so we need to raise awareness about online transactions as this will also cause trust issues for online money transactions.

6. Lack of Awareness

In rural areas of India, many people are unaware of the online shopping process, which is also a challenge for business. Therefore, there should be an awareness process for buying products online.

7. Personalization is a challenge

This is undoubtedly one of the most pressing challenges facing domestic e-commerce vendors and its intense competition with retail stores. In a developing country like India, many people still prefer retail stores where they can physically check products before buying. Retail stores, on the other hand, present a special way, which is considered difficult to replace with online sales.

E-COMMERCE IN RURAL INDIA: A WIN-WIN SITUATION

The boom of e-commerce in rural India and urban areas is simply unstoppable. Online consumers have many choices like fashion, price, brands, comfort, etc. Over the past few years we have seen a huge growth of the Digital India program, whereby most of the villages are brought together over fiber optic cable, leading to an internet presence in the country. Due to the popularity of the internet, rural people are enjoying the great advantage of all the online services available to them, which has changed the way of life and created job opportunities for them. The presence of the Internet has created a huge scope of e-commerce in rural India, as people get all their household products at home. Retailers can also have an online presence of their products, which creates a large customer base for them.

E-COMMERCE IN RURAL INDIA: SCOPE

E-commerce in rural India offers retailers and small industries such as handicrafts new opportunities to help them sell products online and provides an avenue for growth for their business. The presence of internet facilities in rural areas of India has made it possible for people to access the products they want at the location of their choice. This has enabled rural consumers to embrace a different and better way of life and e-commerce businesses to form huge customer bases by meeting the needs of people living in rural areas of India.

India's postal services have the power to connect all over the world. Its growth and development is a happy journey. It has appeared in the most remote parts of India. More than 1,55,000 post offices in remote areas are connected to have goods delivered to customers regardless of distance. This is a welcome area where the e-commerce industry is committed to helping our country digitize itself through logistics. Over the past two years, India Post has partnered with around 400 e-commerce websites. E-commerce has envisioned social reform in the community, especially in rural areas. Internet users in rural areas are usually under 25 years old, so in young people there is a new opportunity to get more beneficial products at their call, which changes their lifestyle and also build their trust and create new opportunities.

REVIEW OF LITERATURE

Business Today (2018a), In the case of rural e-commerce in certain countries, some of these challenges are amplified. In addition, difficulties in rural e-commerce come from the fact that rural areas are often situated in remote parts of a country. Rural populations are fewer and far between compared to urban settlements, have lower levels of literacy and poorer human resources. Rural producers or sellers also have relatively poor knowledge of product packaging, quality control, branding and intellectual property rights and; lack consistency in the supply of products for big orders.

Business Today (2018a), More and more companies are getting involved in rural e-commerce in India, with many of these now targeting rural consumers (e.g., StorkeKing, Vakrangee and eHaat).

Business Today, (2018b), Rural e-commerce initiatives that have been adopted by large companies in India involve, among other things, providing IT infrastructure (e.g., computers); providing training to villagers on the use of computers; and streamlining procurement from rural areas so that farmers are able to make informed choices on the prices at which they sell their products and the customers who would provide them the highest prices. This kind of system helped to cut middlemen in rural procurement. e-choupal by ITC Limited, in particular, has been a successful initiative with its constantly evolving model, covering a number of products and considerable geographical area, and offering Indian farmers information about farming practices, weather and prices, and freedom to sell their products to whichever buyers they wish.

Haran and Nepaia (2012), reported that E-commerce has forever revolutionized the way business is done. Retail has now a long way from the days of physical transactions that were time consuming and prone to errors. E-commerce services are about transactions, and transactions are very largely driven by money.

Awais Muhammad and Samin Tanzila (2012), pointed that a developing country can be recognized if it introduces e-commerce effectively and efficiently. It will enhanced its output and gives competitive advantages.

Chanana and Goele (2012), Reported that certain unique attributes of the e-commerce industry in India such as cash on delivery mode of payment and direct imports that lower costs considerably are probably going to bring about a speedy growth in this industry in years to come.

According to a report by Asia Pacific Techno graphics Online Survey 2011, e-commerce revenues in India will increase by more than five times by 2016, jumping from US\$ 1.6 billion in 2012 to US\$ 8.8 billion in 2016.

According to the e-bay census guide 2011, India is home to 3311 e-commerce hubs, 1267 rural hubs, 391 export hubs and 2217 import hubs. Electronic Commerce (e-commerce) is a means of doing business through networks of computer. Advances in telecommunication and computer technologies in recent years have made computer networks an integral part of the economic infrastructure.

According to the latest research by Forrester, a leading global research and advisory firm, the e-commerce market in India is set to grow the fastest within the Asia-Pacific Region at a CAGR of over 57% in 2012 to 2016.

According to the Indian e-commerce report released by internet and mobile association of India (IAMAI) and IMRB International, the total online transactions in India was Rs. 7080 crore in the year 2006-07 and projected to grow by 30 per cent to touch 9210 crore by the year 2007-2008. Home internet usage in India grew 19 per cent. Now it became 30.32 million and the e-marketers accept that there will be 71 million total internet users in India by 2011.

The United States Bureau of Census (2000), makes a distinction between electronic business (e-business) and ecommerce. It defines e-business as 'any process that a business organisation conducts over a computer-mediated network' and e-commerce as 'any transaction completed over a computermediated network that involves the transfer of ownership or rights to use goods or services'.

MATERIALS AND METHODS

AIM:

To study the roles, importance and progress made by e-commerce in rural sectors.

OBJECTIVE:

1. To study the magnitude and roles of e-commerce in rural areas.
2. To know the importance of e-commerce in rural sector.
3. To understand the progress made by e-commerce in rural sectors.

RESEARCH METHODOLOGY:

The data used in this study is of descriptive in nature. Data are collected from secondary sources i.e., collected from various websites, research articles, books and statistical reports, magazines, government reports, publications from various websites which focused on my subject matter.

RESULTS AND DISCUSSION

Present E-Commerce Bodies Working in Rural India

In today's fast changing world, India is at the center stage enabling the global economic structure. The world has been noticing India's economic development. Rural India is on its way to fulfillment with all spherical improvement within side the regions together with sanitization, electrification and digitization of panchayat. This is a true example of collective efforts and inclusive growth. Local businessmen which includes nearby retailer's empowerment can make certain the upward thrust of rural financial system to its top.

This will also improve the living standard of our rural consumers. There's a lot of challenges in empowering our local retailers even after all the hard work such as price sensitive market, cash collected markets, limited access to capital and technology and challenges in logistics and last mile connectivity.

Few websites that are working in remote areas in India are as follows;

Store king:

Store king have successfully touched the lives of 40000 above retailers covering 10 states. Store king is the most important and the best participant within side the technologically pushed rural distribution community space.

It understands the power of a kirana owner's reach and his consumers understanding. This platform works with kirana store owners and tap

into their market potential. **Boon box:**

Boon box is a tech assisted rural consumer platform solving the problem of accessibility and affordability of retail products for the more than 150 million rural consumer households by creating an ecosystem comprising of brands and financial services firms, both of which are usually not available in rural towns and villages. This platform is currently engaged in 16+ states covering 3 lakhs villages.

Mahila E-haat:

This unique e platform strengthens the socio economic empowerment of women. With the launch of this site more than 125000 women are likely to benefit. It is expected a paradigm shift enabling women to excess control over their finances by leveraging technology.

Chaupal Sagar aka Rural malls:

These malls offer diverse range of products from fast moving consumer goods comprising foods, personal care, cigarettes, branded apparel, education & stationery products, incense sticks and safety matches to electronic appliances to automobiles.

E- Choupal:

E- Choupal was launched in 2000 and become the largest rural development initiative that empowers four million farmers in over 40000 villages across 10 states (Tamil Nadu, Kerala, Maharashtra, Karnataka, Andhra Pradesh, Rajasthan, Uttarakhand, Uttar Pradesh, Haryana and Madhya Pradesh).

E Choupal is a web based e procurement solution that provides broad information on crop yield and farming practices targeted at the farmers. ITC use this model as a network for marketing their range of products in the food and FMCG sector. Following are the reasons which make this concept a big hit with the farmers:

1. Farmers can obtain information about offer prices on the site and make an independent decision about where they want to sell their produce.
2. This system gave the farmer an option to sell his produce to ITC anytime they wanted.
3. Full transparency in the system.
4. The E choupal system is multilingual

RECOMMENDATIONS:

1. E-commerce need to create attention amongst humans approximately e-commerce merchandise and offerings. Rural customers need to be made literate approximately using e-commerce merchandise and offerings.
2. Special preparations need to be made through e-commerce to make certain complete protection of patron budget. Technical defaults need to be prevented through using nicely skilled and professional technicians in discipline of computer systems, in order that lack of records may be prevented.
3. Employees of rural areas need to take delivery of unique technical schooling for using e-commerce with the intention to similarly inspire clients to apply the same.
4. Seminars and workshops need to be organized at the wholesome utilization of e-commerce specifically for rural area folks.
5. E-commerce offerings need to be customized on foundation of age, gender, profession in rural areas many others in order that desires and necessities of humans are met accordingly.
6. Government needs to make huge investments for constructing the infrastructure in rural e-commerce business.

CONCLUSIONS:

To conclude E- Commerce is becoming an integral part of our lives. E-Commerce is changing the way exchanging goods and services. It is responsible for creating new business opportunities in urban as well as rural areas. In spite of so many advantages many challenges still lies to capture the rural areas which needs further development. Numerous business of E-Commerce still failed to reach many rural areas due to abundant reasons.

In India more than 69% population is residing in rural areas and there is lot of potentiality in tapping the rural market due to the internet accessibility. Our central and state governments are taking initiative to encourage people in rural areas to transact through E-Commerce. To boost the usage of Ecommerce there is a need of to educate the people regarding computer and technology. Government has to put into action strict legal framework relating to E-Commerce security and privacy to raise the confidence of rural consumer in E-Commerce system.

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