

Opportunities & Challenges of E-Commerce and Digital Retail for Entrepreneurs with Reference to Nalchha block of Dhar district of Madhya Pradesh

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Abstract:- E-commerce opens doors for entrepreneurs in rural areas to tap into global markets. This study aims to identify opportunities and challenges in the rural area of Nalchha in Madhya Pradesh's Dhar district. Our research reveals how demographic factors impact e-commerce adoption in rural areas. We conducted a comprehensive literature review and statistical analysis of survey data, focusing on education level and gender. Our findings show that both education and gender significantly affect e-commerce adoption in Nalchha. The study reveals several benefits of e-commerce like market expansion beyond the local population, reduced overheads, and better decision-making for businesses. The major advantage seems to be that e-commerce can contribute enormously to the progress of rural economies. However, businesses still face a lot of challenges. Among all, limited digital literacy and unreliable internet connectivity are some of the main ones. This study concludes that gender and education-specific approaches are essential for successful e-commerce implementation. These findings hold important implications for policymakers and businesses looking to leverage e-commerce for rural development. We recommend targeted digital literacy programs and improving rural digital infrastructure to start with. Businesses should look into gender-sensitive e-commerce strategies. Making e-commerce platforms and marketing materials available in local languages can also increase accessibility. Future research should focus on creating localized solutions to overcome these barriers. They should explore the long-term economic impact of e-commerce in rural areas. Research should be conducted on methods to build trust in online transactions among rural consumers. Addressing these issues can help businesses tap into the potential of e-commerce in rural India.

Keywords: E-commerce, Digital Retail, Rural Areas, Nalcha, Madhya Pradesh, Dhar, Entrepreneurs.

1. Introduction

1.1 E-commerce and digital retail

E-commerce and digital retail are the words used to explain the sale and purchase of goods or services through the Internet. In simple terms, it involves running a business online, where customers can check out products online and make transactions online. Digital retail specifically focuses on the digital aspects of retailing – like building and maintaining an online store, mobile app, and other online communication channels that can attract customers and convert.

1.2 Indian e-commerce industry

E-commerce growth in recent years has been remarkable. In 2018 alone, e-commerce sales had reached approximately \$38.4 billion, highlighting a greater impact on retail markets. Thus, it has become essential for all

Indian retail players to establish an online presence as digital platforms are playing a crucial role in business success as years pass by. Significantly, we have seen major e-commerce giants like Flipkart and Amazon expand their reach into rural India in the past few years. This has not only improved rural lifestyles but also proved beneficial for such giants. Now, people in rural areas have access to a wide range of luxury products through a tap on their phones, which was previously unimaginable.

India currently hosts the world's second-largest consumer market, right after China. In fact, the Indian E-commerce Industry Report (2024) has projected India's e-commerce industry to grow to US\$ 300 billion by 2030. Such phenomenal growth can be partly credited to the increasing internet penetration and government initiatives towards digital tool adoption. The government of India is actively working to give access to high-speed internet connectivity in villages and underdeveloped areas. With numerous post offices already set up in rural areas, businesses are actively trying to tap into this market.

1.3 Rural India and E-commerce Industry

E-commerce penetration can bring rapid economic development in rural areas where agriculture is still the primary occupation and small businesses suffer a lot of challenges to expand. With a large portion of India's population belonging to the rural areas, this would also mean good times for the overall economy of the country. E-commerce can change the way rural businesses function. It can grant access to a wider customer base with huge potential for boosting their earnings. This shift can be vital for the economy of rural areas where the traditional market is often limited. However, rural businessmen are still facing a number of challenges while adopting e-commerce technology which are deterring them from tapping into this market.

1.4 Current socio-economic status of Nalchha

Nalchha located in the Dhar district of Madhya Pradesh is a prime example of an untapped rural area with a huge potential for e-commerce growth. According to 2011 census data, Nalchha had a population of approximately 1,50,000 people, with the major occupation being agriculture along with some small-scale industries. About 60% of the population in Nalchha is literate. This means they have basic education but lack either infrastructure or digital literacy. The primary means of earning their living there are through agriculture, and small handicrafts businesses. However, poor roads and limited financial infrastructure make it hard for businesses to grow. In Nalchha, adopting e-commerce is challenging for most businesses. Poor internet and poor logistics are huge problems that businesses are facing. Many people cannot get credit or use digital payment systems, which limits their market. Low digital literacy and limited access to smartphones (and other devices) also slow progress.

Despite such challenges, Nalchha offers great potential for its businesses if they can tap into the e-commerce industry. Local artisans and farmers could benefit tremendously from selling their products online, leading to higher profits and ultimately economic growth. Government efforts to improve digital infrastructure and financial inclusion are good initiatives, but more targeted initiatives are needed for rural areas like Nalchha.

2. Literature Review

For our present study, we have made use of several research articles, books, and websites. In the following section, a few of the literature reviews have been illustrated as used in the paper:

Prof. Razaullah Khan, Varisha Parvez, 2023 Drawing from various sources such as articles, journals, books, and newspapers, the study highlights the existing situation, growth patterns, models, issues, and challenges faced by e-commerce in these remote areas. The research underscores the increasing investment in rural e-commerce by both online companies and the government. Despite this, several obstacles hinder its expansion. While internet and mobile usage are on the rise, translating this into productive economic activity remains a challenge. Recommendations proposed in the study aim to address these barriers and foster the growth of e-commerce in rural and remote areas. Factors impeding rapid e-commerce growth include low literacy rates, slow internet speeds, transportation issues, and concerns about payment security. Overcoming these challenges could not only boost India's position in global e-commerce but also align with the Digital India initiative, bridging the digital divide and benefiting rural communities, which represent the heart of the nation.

Lalithaa, Mukilan, Velmuruganb, 2022 This study sheds light on how the e-commerce initiatives in India are transforming the rural economy. India Government's efforts in improving rural infrastructure like sanitation, electricity, and internet access are gaining global recognition. Despite these improvements, local retailers face challenges like price sensitivity, cash-based transactions, and limited access to funds and technology. However, innovative platforms like Store King (operating across 10 states with 40,000 retailers), and Boon Box (serving about 150 million rural households in over 16 states) have made significant strides. Mahila E-haat has empowered over 125,000 women economically through online platforms, while Chaupal Sagar provides diverse products to rural consumers. E-Choupal, since its inception in 2000, has supported 4 million farmers in 10 states by offering market information and fair trade practices. These initiatives illustrate how e-commerce can create jobs, improve market access, and empower rural communities. Yet, addressing challenges like internet connectivity and logistics remains crucial to extending these benefits across more rural areas of India, ensuring sustainable economic growth and development.

Shuqin Zhang, Zeqi Qiu, 2024 The study by Zhang and Qiu (2024) explores how e-commerce technology is changing rural India's economy through differentiated demand markets. They focus on the "actualization mechanism of the rural e-commerce technology dividend," highlighting three key mechanisms: externality, visibility, and verification. The externality mechanism allows rural areas to benefit economically without the need for physical agglomeration, leveraging transaction information's positive effects on platforms. Visibility enhances market transparency, enabling rural merchants to assess product demand and innovate locally. Verification ensures reliable product information dissemination, building trust and fostering cooperation within the rural industry chain. The study notes challenges like limited product differentiation, insufficient local social capital, and platform dominance. Despite obstacles, integrating e-commerce in rural areas opens new economic pathways beyond traditional industrial models. It prompts a reevaluation of urban-rural dynamics in the digital age, challenging conventional views on industrialization and advocating tailored approaches to rural revitalization. Future research could explore strategies to optimize technology's integration with rural economic development needs, aiming for inclusive growth and sustainable rural transformation in the digital era.

Dewangan, Pandey, 2021 Focusing on the most critical aspects of the study, rural markets in India have recently gained attention due to economic shifts that have increased rural purchasing power. This transformation has been bolstered by telecom initiatives such as reduced data costs and the availability of affordable smartphones, resulting in a substantial increase in rural internet users. Digital marketing, previously underutilized in rural areas, presents significant potential for reaching this emerging market segment efficiently. However, challenges such as poor infrastructure, language diversity, and low literacy rates pose obstacles. Solutions include visual aids for communication, leveraging traditional media like TV and radio, and government initiatives aimed at economic growth and market expansion. Overall, while digital marketing has immense potential to expand into rural markets in India, successful implementation requires a thorough understanding of the local dynamics and market strategies. By addressing infrastructure limitations, language barriers, and low literacy rates through innovative solutions and government support, marketers can capitalize on the opportunities present in India's evolving rural areas.

Babu, Praveena, Ravi, 2022 In rural India, e-commerce is making significant strides across various sectors, particularly in enhancing the household sector, handicrafts, and agro-based products. With improved internet access and rising digital literacy, rural consumers now have access to a wide range of home essentials and handicrafts through platforms like Amazon, which are expanding their distribution networks into rural areas. This shift not only improves rural lifestyles but also provides a substantial market for local artisans and marginalized communities to sell their products nationally. Despite challenges such as low internet penetration, poor transportation, and a preference for cash on delivery, there are ample opportunities for e-commerce facilitators. These include tapping into a large market share - 70% of India's population lives in rural areas — offering untapped business opportunities with less competition, and benefiting from government incentives aimed at rural development. Moreover, word-of-mouth promotion spreads quickly in rural communities, enhancing market reach without additional costs. E-commerce not only promises economic benefits and job creation but also contributes to improving the standard of living in rural areas. As companies like Flipkart and Amazon continue to expand

their operations, understanding and adapting to rural market dynamics will be crucial for future growth and sustainability in India's e-commerce landscape.

3. Need for the Study

In Nalchha block, Dhar district, Madhya Pradesh, e-commerce offers new opportunities for local shops and small industries, like handicraft makers, to sell their goods online. With easy internet access in rural India currently and more people learning to use digital tools, Nalchha's rural community can benefit a lot from it. This study was conducted to learn about the opportunities and challenges faced by entrepreneurs in Nalchha.

4. Objective

This study wants to see how e-commerce affects the opportunities and challenges for business owners in rural India, especially in Nalchha block, Dhar district.

5. Benefits to Different Businesses From E-Commerce in Nalchha

Nalchha's different sectors can enormously benefit from the e-commerce boom like agriculture, handicraft businesses, and other small businesses. Here's how e-commerce adoption can impact the economy of a rural area like Nalchha:

5.1 Agriculture

Agro-based products are now being sold online, which is changing how rural businesses operate in Nalchha. Farmers can now easily buy farming essentials (seeds, fertilizers, and other important supplies) through e-commerce websites. With online shopping, they can now find better quality items that may not be available in their locality, leading to better crop yields and increased profits.

5.2 Handicraft and Small Businesses

E-commerce adoption can significantly help handicraft and cottage business owners in Nalchha in a few different ways. Online websites can help artisans reach new customers throughout the country and the globe. For example, e-commerce sites like Etsy and Amazon businesses have played a vital role in increasing the exposure of handicraft business owners lately. American handicraft businesses have widely benefitted from selling on Etsy which specializes in this niche. Hence, e-commerce can help the handicraft sector to find customers beyond their local radius.

In rural areas where businesses have to fierce competition from big brands and often lose the limelight to middlemen and white labelling by big brands, e-commerce can prove to be a boon. It can help artisans sell directly to consumers, cutting out middlemen. This means they get to keep a bigger portion of the profits and establish closer, long-term relationships directly with their customers.

Another major advantage is replacing inventory with online pictures. Unlike traditional shops with set hours, online businesses can operate 24/7 and can be run without any inventory. This model is especially profitable for cottage industries where made-to-order business models can be easily adopted instead of ready-to-ship.

6. Opportunities of E-commerce and Digital Retail for Entrepreneurs in Nalchha

6.1 Market Expansion:

- **Local to Global Reach:** Businesses in Nalchha can tap into a worldwide customer base, no longer restricted to their local area.
- **24/7 Availability:** Online stores are open all day, every day. This constant availability means customers can shop whenever they want, increasing potential sales.

6.2 Cost Efficiency:

- **Lower Overheads:** Running an online store is cheaper than maintaining a physical shop with heavy investments in inventory. There are no costs for rent, utilities, or in-store staff. A local bakery, for instance, can save on these expenses by selling their goods online.
- **Cheaper Marketing Costs:** Digital marketing most often proves less costly than traditional marketing and also opens up higher margins for profits.

6.3 Access to Customer Data

E-commerce sites these days like Shopify provide backend details that can help make better business decisions. These could be anything from data on customer behavior and preferences to purchasing time of the day. This can help businesses tailor their marketing strategies.

6.4 Convenient Payment Options

Access to multiple payment methods (credit/debit cards, digital wallets, and UPI) can help businesses open their doors to a wider customer base online. This leads to higher sales opportunities.

6.5 Adopt Innovative Business Models

E-commerce supports various business models, such as subscription services and dropshipping. A local tea business can start a subscription service online where customers receive a new type of tea every month. Innovation can help build a long-lasting business focusing on customer retention.

6.6 Scalability & Growth Potential

E-commerce platforms like websites can easily grow with the business, allowing for easy expansion without extra costs. Owners can start their small businesses with a limited product range and expand as demand increases, without the need for larger physical space.

7. Challenges of E-commerce and Digital Retail for Entrepreneurs in Nalchha

7.1 Infrastructure and Connectivity:

- **Internet Access:** Unreliable internet access in rural areas like Nalchha is one of the most difficult challenges to tackle which can disrupt the smooth running of e-commerce businesses. Frequent internet or even power outages can prevent businesses from processing orders in a day. This can ultimately lead to delayed shipping, delayed customer support to solve queries, loss of sales, and frustrated customers.
- **Logistics:** Although the Indian Postal Services have established their operations and caters smoothly in rural areas today, there is still room for improvement. Efficient delivery and logistics infrastructure may be disrupted at times, causing delays and increased costs. A local entrepreneur selling handmade crafts might face high shipping costs and delayed deliveries, which can negatively affect customer satisfaction.

7.2 Digital Literacy:

- **Skill Gap:** Businesses operating in the interiors of rural India like Nalchha face another huge issue. Many entrepreneurs lack the digital skills needed to set up and run an e-commerce business. This can only be solved through targeted steps from the governing bodies.
- **Training and Education:** Either the entrepreneurs or the Government must invest time and resources to increase digital literacy and educate local staff that run the businesses. Although workshops or online tutorials can help bridge this gap, it surely requires a high level of commitment from the business owners and staff.

7.3 Competition:

- **Global Competitors:** It is common for rural businesses to face intense competition from well-established global e-commerce giants like Amazon, Flipkart, etc. when they are starting out. Competing with these giants can be tough without a unique selling proposition or USP.

7.4 Security Concerns:

- **Cybersecurity:** Protecting customer data and ensuring secure transactions is crucial but can be costly and prove to be difficult for small rural businesses. It is a no-brainer that they might find it difficult to invest in robust cybersecurity measures, making them vulnerable to data breaches as well as fraud.
- **Trust Issues:** Building and maintaining customer trust in online transactions is a significant challenge. Where India is still associated as the country of huge online scam rackets, it is quite common for businesses to find it hard to convince customers to shop online, especially without positive reviews.

7.5 Customer Retention:

- **High Expectations:** Online shoppers often have high expectations for fast delivery and good customer service experience as they have already gotten used to superior customer experience from e-commerce giants. It could be quite challenging to meet these expectations consistently. For example, a rural business might struggle to provide same-day delivery due to logistics issues.

8. Research Methodology

The study uses articles and books that talk about how having better internet access in rural areas can bring new opportunities.

9. Sample Design

Opportunities & challenges of E-commerce and digital retail for entrepreneurs concerning Nalchha block of Dhar district of Madhya Pradesh

1. Education qualification does not affect modern marketing techniques like e-commerce and digital retail in the Nalchha block of the Dhar district of Madhya Pradesh.
2. Gender does not affect modern marketing techniques like e-commerce and digital retails in the Nalchha block of the Dhar district of Madhya Pradesh.
3. Education qualification does not affect the medium of modern marketing techniques like e-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh.
4. Gender does not affect medium modern marketing techniques like e-commerce and digitel retails in the Nalchha block of the Dhar district of Madhya Pradesh.
5. Education qualification does not affect the platform of modern marketing techniques like e-commerce and digitel retails in the Nalchha block of Dhar district of Madhya Pradesh.
6. Gender qualification does not affect the platform of modern marketing techniques like e-commerce and digital retail in the Nalchha block of the Dhar district of Madhya Pradesh.
7. Education qualification does not affect advertisement mode of modern marketing techniques like e-commerce and digitel retails in Nalchha block of Dhar district of Madhya Pradesh
8. Gender does not affect the advertisement mode of modern marketing techniques like e-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh.

10. Consequences of Hypothesis

10.1. (H-1) Education Qualification does not affect Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh.

Table 10.1.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education Qualification * How do you do your work?	33	100.0%	0	.0%	33	100.0%

Table 10.1.2 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.839a	8	.277
Likelihood Ratio	12.055	8	.149
N of Valid Cases	33		

a. 12 cells (80.0%) have expected count less than 5. The minimum expected count is .12.

Table 10.1.3 Symmetric Measures

	Value	Approx. Sig.
Phi	.546	.277
Nominal by Nominal Cramer's V	.386	.277
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that educational qualification does affect the Medium of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This suggests that the level of education will significantly impact how consumers react to digital marketing and e-commerce businesses in Nalchha block.

10.2. (H-2) Gender does not affect Modern marketing techniques like E-commerce and Digital retails in the Nalchha block of the Dhar district of Madhya Pradesh.

Table 10.2.1 Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * How do you do your work?	33	100.0%	0	.0%	33	100.0%

Table 10.2.2 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.900a	2	.142
Likelihood Ratio	5.275	2	.072
N of Valid Cases	33		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.58.

Table 10.2.3 Symmetric Measures

	Value	Approx. Sig.
Phi	.344	.142
Nominal by Nominal		
Cramer's V	.344	.142
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that gender does affect Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This suggests that gender will play a significant role in the adoption of modern marketing techniques like e-commerce and digital retail in Nalchha. Hence, businesses operating here should consider gender-specific targeting in their e-commerce initiatives keeping in mind the preferences of both men and women.

10.3. (H-3) Education Qualification does not affect the Medium of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh.

Table 10.3.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education Qualification* Have you ever done any type of purchasing or selling any products online?	33	100.0%	0	.0%	33	100.0%

Table 10.3.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.658a	12	.163
Likelihood Ratio	14.643	12	.262
N of Valid Cases	33		

a. 18 cells (90.0%) have expected count less than 5. The minimum expected count is .03.

Table 10.3.3. Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal		
Phi	.710	.163
Cramer's V	.410	.163
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that educational qualification does affect the medium of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. The educational background of consumers appears to have a greater impact on the preferred mediums for modern marketing techniques. This means there is a need for diversification in building e-commerce strategies so that consumers with various educational backgrounds can resonate equally.

10.4. (H-4) Gender does not affect the medium of Modern marketing techniques like E-commerce and Digital retail in the Nalchha block of the Dhar district of Madhya Pradesh.

Table 10.4.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Have you ever done any type of purchasing or selling any products online?	33	100.0%	0	.0%	33	100.0%

Table 10.4.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.848a	3	.604
Likelihood Ratio	2.196	3	.533
N of Valid Cases	33		

a. 5 cells (62.5%) have expected count less than 5. The minimum expected count is .39.

Table 10.4.3. Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal		
Phi	.237	.604
Cramer's V	.237	.604
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that gender does affect the medium of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This

reveals a notable gender-based difference in the selection of mediums for modern marketing techniques. This finding sheds light on the importance of gender-sensitive approaches in digital marketing strategies.

10.5. (H-5) Education Qualification does not affect the platform of Modern marketing techniques like E-commerce and Digital retails in the Nalchha block of Dhar district of Madhya Pradesh.

Table 10.5.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education Qualification * What medium do you use when buying or selling goods?	33	100.0%	0	.0%	33	100.0%

Table 10.5.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.698a	44	.809
Likelihood Ratio	33.121	44	.885
N of Valid Cases	33		

a. 59 cells (98.3%) have expected count less than 5. The minimum expected count is .03.

Table 10.5.3. Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal		
Phi	1.040	.809
Cramer's V	.520	.809
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that educational qualification does affect the platform of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This suggests that consumer education levels may shape their comfort and preference for different types of online shopping experiences.

10.6. (H-6) Gender does not affect the platform of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of the Dhar district of Madhya Pradesh.

Table 10.6.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * What medium do you use when buying or selling goods?	33	100.0%	0	.0%	33	100.0%

Table 10.6.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.415a	11	.584
Likelihood Ratio	12.143	11	.353
N of Valid Cases	33		

a. 23 cells (95.8%) have expected count less than 5. The minimum expected count is .39.

Table 10.6.3. Symmetric Measures

	Value	Approx. Sig.
Phi	.534	.584
Nominal by Nominal		
Cramer's V	.534	.584
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that gender does affect the platform of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This underscores the potential value of gender-specific platform selection in e-commerce strategies.

10.7. (H-7) Education Qualification does not affect the advertisement mode of Modern marketing techniques like E-commerce and Digital retails in Nalchha block of Dhar district of Madhya Pradesh

Table 10.7.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education Qualification * Through what medium did you get information about Online platform?	33	100.0%	0	.0%	33	100.0%

Table 10.7.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.698a	44	.809
Likelihood Ratio	33.121	44	.885
N of Valid Cases	33		

a. 59 cells (98.3%) have expected count less than 5. The minimum expected count is .03.

Table 10.7.3. Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal		
Phi	1.040	.809
Cramer's V	.520	.809
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that educational qualification does affect the advertisement mode of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This suggests that consumers with different educational backgrounds may respond differently to online advertising strategies.

10.8. (H-8) Gender does not affect the advertisement mode of Modern marketing techniques like E-commerce and Digital retail in the Nalchha block of Dhar district of Madhya Pradesh.

Table 10.8.1. Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Through what medium did you get information about Online platform?	33	100.0%	0	.0%	33	100.0%

Table 10.8.2. Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.415a	11	.584
Likelihood Ratio	12.143	11	.353
N of Valid Cases	33		

a. 23 cells (95.8%) have expected count less than 5. The minimum expected count is .39.

Table 10.8.3. Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal		
Phi	.534	.584
Cramer's V	.534	.584
N of Valid Cases	33	

After analyzing the collected data, it was concluded that the p-value is greater than our chosen significance level ($\alpha=0.05$), our null hypothesis is rejected and we conclude that gender does affect the advertisement mode of Modern marketing techniques like E-commerce and digital retail in the Nalchha block of Dhar district of Madhya Pradesh. This highlights the potential benefits of gender-tailored advertising strategies in digital retail in this area.

11. Conclusion

The study conducted in the Nalchha block of Dhar district reveals important insights about modern marketing techniques used by e-commerce businesses to target customers in this area. We found that both gender and education level play significant roles in how people interact with online shopping and advertising. Our research found that men and women often prefer different online platforms and respond differently to various types of digital ads. Similarly, people with different levels of education tend to favor certain e-commerce websites and marketing approaches over others.

These findings are crucial for businesses to market their products and services in this area. They suggest that a one-size-fits-all approach to digital marketing may not be the most effective strategy. Instead, companies might see better results by tailoring their online presence and advertising methods to suit different groups based on gender and education. Businesses could also consider creating different versions of advertisements that appeal to men and women differently. They might also adjust their marketing language and design to resonate with people of various educational backgrounds. By understanding and addressing these differences, businesses can potentially improve their connection with customers.

12. Suggestion

Our research in the Nalchha block shows that e-commerce and digital retail are slowly gaining ground. However, there is still a lot of potential for growth. To help bridge this gap and encourage more people to use online shopping and digital marketing, we have come up with several suggestions. These aim to make e-commerce more accessible and appealing to the local population. Here are our suggestions:

- Digital literacy programs should be implemented so that people across all age groups and educational backgrounds can learn about e-commerce, digital marketing, and online shopping methods.
- Awareness campaigns should be initiated by the government to highlight the benefits of e-commerce and digital retail to both consumers and rural businesses.
- Special attention should be given to addressing gender-specific concerns and preferences in digital marketing and e-commerce platforms.
- Consumers and businesses should be given clear guidelines on safe online transactions and ways to detect fraudulent websites and links so that they can gain confidence to shop online and avoid being prey to online scams.
- Public wifi could be set up in markets and shopping malls to encourage the use of online platforms for both buyers and sellers.
- E-commerce platforms and marketing materials should be made available in local languages to increase accessibility and understanding.

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