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has participated and presented a research paper titled
Emerging Trends Of E-Commerce In India

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6. Emerging Trends of E - Commerce in India

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Abstract

The E-Commerce market is thriving and poised for robust growth in Asia. There are many players who made a good beginning. Their success depends on their understanding of the market and offering various types of features. This paper gives an overview of the future of E-Commerce in India and discusses the future growth segments in India's E-Commerce. Also find 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. In this paper we found that the Overall E-Commerce will increase exponentially in coming years in the emerging market of India.

Introduction

The E-commerce Industry in India has come a long way since its early days. The market has matured and new players have entered the market space. In the present dynamic scenario, e-commerce market in the B2C space is growing in demand as well as in the array of services. The transition to online purchasing from traditional purchasing is taking a long time in the Indian market. E-commerce includes not only buying and selling goods over Internet, but also various business processes within individual organizations that support the goal. As with e-commerce, e-business (electronic business) also has a number of different definitions and is used in a number of different contexts.

Objectives of the Study:

The objectives of present study are:

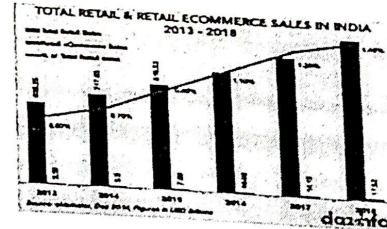
1. To describe the present status and facilitators of E-Commerce in India;
2. To analyze the present trends of E-Commerce in India;
3. To examine the barriers of E-Commerce in India.

Research Methodology

The process used to collect information & data for the purpose of making business decisions. The methodology may include publication research, interview, surveys and other research techniques & could include both present & historical information. The researcher has used only secondary data that has been collected from various articles, journals, books, websites etc. This has been used to study the conceptual framework, definition, present trends and some of the challenges and opportunities of e-commerce in India. All the data included is the secondary base and proper references have been given wherever necessary.

E-Commerce In India

India had an internet user base of about 354 million as of June 2015 and is expected to cross 500 million in 2016. Despite being the second-largest userbase in world, only behind China (650 million, 48% of population), the penetration of e-commerce is low compared to markets like the United States (266 million, 84%), or France (54 M, 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every month. The industry consensus is that growth is at an inflection point. In India, cash on delivery is the most preferred payment method, accumulating 75% of the e-retail activities. According to a study conducted by the Internet and Mobile Association of India, the e-commerce sector is estimated to reach Rs. 211,005 crore by December 2016. The study also stated that online travel accounts for 61% of the e-commerce market. By 2020, India is expected to generate \$100 billion online retail revenue out of which \$35 billion will be through fashion e-commerce. Online apparel sales are set to grow four times in coming years.



Status of E-commerce in India Today e-commerce is a byword in Indian society and it has become an integral part of our daily life. There are websites providing any number of goods and services. Then there are those, which provide a specific product along with its allied services.

A. Multi Product E-Commerce

Some internet portals provide almost all categories of goods and services in a single site hence, they are targeting buyers of every possible product/service. The most popular examples are www.indiaplaza.com, www.thebestofindia.com, www.khoj.com, www.sify.com, www.rediff.com, www.indiatimes.com and so on. These 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, vehicle 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.

B. Single Product E-Commerce

Some Indian portals/websites deal in a specialized field, for example

1. In Automobiles, the portals are <http://www.indiacar.com/> and <http://www.automartindia.com/>, on these sites we can buy and sell four-wheelers and two-wheelers, new as well as used vehicles, online. Some of the services they provide are; car research and reviews, online evaluation, technical specifications, vehicle insurance, vehicle finance, dealer locator etc.
2. 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/dealing of stocks and shares, market analysis and research, company information, comparison of companies, research on equity and mutual funds, tracking market trends etc.
3. In Real Estate, the portals like <http://www.indiaproperties.com/> facilitate online dealing in real estate. They offer either outright purchase or lease of a property through their portal. They provide information on new properties as well as for resale. One can deal directly with developers/builders or through consultant/brokers. Some of the allied services are housing finance, insurance companies, architects & interior designers, property management consultant services etc.
4. In Travel and Tourism industry, India has a rich history and heritage and e-commerce is instrumental, to a large extent, in selling India as a product, encouraging Indians as well as foreigners to see its multifaceted culture and beauty. A major Government of India portal, <http://www.tourisminindia.com/> has a vast variety of information for a potential tourist. The tourist destination sites are categorized according to themes like: eco-theme pertains to jungles, flora and fauna, beaches of India, architectural attractions, forts and

places, hill resorts, adventure-trekking, mountain climbing etc. Allied services offered are passport and visa, travel & accommodation information, weather information, festival & fair dates, shopping, tour operators and more. There are also sites that highlight the tourist destinations of a specific region in India, like <http://www.incredibleindia.org/>, which covers North East India.

5. In Gift Items: In the bygone days, one had to plan what to gift a loved one, trudge across to your favorite shop, and browse for hours before purchasing a gift. Today there are specific Indian websites making the act of gifting quick and easy to suit one's lifestyle. One such site is <http://www.indiangiftsportal.com/>. The gifts are categorized as collectibles like paintings and sculptures, toys & games, chocolates, flowers, wood-craft & metal craft, luxury items like leather goods, perfumes, jewelry boxes, etc.
6. Hobbies: The most popular hobbies from time immemorial are reading, music and films. On the India website <http://www.firstandsecond.com/> one can buy more than 300000 titles of books, cassettes, VCDs and DVDs. The books cover a wide range of topics like business, art, cookery, engineering, children's stories, health, medicine etc. As for music and videos, they are available in English as well as in Indian languages to cater to the varied tastes and the topics range from devotional songs, old-time favorites and retro and jazz to the latest pop, rap etc.
7. Matrimony: It is said that marriage is made in heaven, but in the world of e-commerce they are made on marriage portals like <http://www.jeevansathi.com/> and <http://saadi.com/>. One can search for a suitable match on the websites by region of residence (India or abroad), religion or caste. Once registered with them, they have e-mail facility and chat rooms too, so that the couple gets to know more about each other before making the biggest decision of their lives. Allied services for registered are astrological services, information on customs and rituals, legal issues, health and beauty etc.
8. In the field of employment two major portals like www.monsterindia.com and www.naukri.com are instrumental in providing job seekers with suitable employment at the click of a mouse. They have directories categorized under headings employers and job-seekers. 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.

4. Facilitators of E-Commerce in India

A. Information directories:

Portals like <http://www.trade-india.com/> and <http://trade.indiamart.com/> main directories giving trade details on almost any topic, whether it is from apparel to toys, from general to heavy machinery, or from food to employment. The products and services are listed with appropriate sub-headings to make it easy for a serious information-seeker to find what he wants. Some other similar sites are <http://www.indiagrid.com/>, <http://indiainfo.com/> and <http://indiatimes.com/>. Allied services provided by them are message boards, chat rooms, forums, etc.

B. Banks:

1) Net banking/phone banking: This is an online banking facility available for saving account holders as well as current account holders. Some of the special Net banking services are Demat accounts for sale/purchase of stocks and shares, Foreign Exchange services, Direct/Instant payment of bills on the account-holder's behalf, Financial Planning etc.

2) Credit/Debit Cards: Banks facilitate E-commerce by providing the most vital transaction instrument, namely the Credit or Debit Card, without which E-commerce would be impossible. Some of the major Indian players in these fields are: <http://www.hdfcbank.com>, <http://www.icicibank.com/> and <http://www.statebankofindia.com>.

5. Presents Trends of E-Commerce in India

India is developing rapidly and if development is to be measured, how can we ignore the role of e-commerce in it. The internet user base in India might still be a mere 100 million which is much less when compared to its penetration in the US or UK but it's surely expanding at an alarming rate. The number of new entrants in this sphere is escalating daily and with growth reaching its zenith, it can be presumed that in years to come, customary retailers will feel the need to switch to online business. Insights into increasing demand for broadband services, rising standards of living, availability of wider product ranges, reduced prices and busy lifestyles reveal this fact more prominently thereby giving way to online deals on gift vouchers. Going by the statistics, According to a statement released by the Internet and Mobile Association of India (IAMA), the e-commerce market was expected to touch Rs 46520 crore turnover marks in 2011. The table-1 shows market size of different verticals of e-commerce industry since 2007 to 2011. The growth in e-commerce business clearly implies the growing number of internet users. The online purchases are limited to certain categories like gaming subscription, food delivery, online classifieds, buying movie tickets, travel related purchases and electronics items etc. The growth in e-commerce industry is primarily driven by online travel industry which has contributed 80%

(Rs 25298 crore) in 2010 and expected to touch 81 % (Rs 37890 Crore) in 2011 of total e-commerce market and is building user confidence. The online travel industry includes sale of domestic air travel, international travel, hotel bookings, railway tickets, bus tickets, tour packages and travel insurance etc.

Indian Banks too have been very successful in adapting EC and EDI Technologies to provide customers with real time account status, transfer of funds between current and checking accounts, stop payment facilities. ICICI Bank, Global TRUST BANK AND UTI-Bank also have put their electronic banking over the internet facilities in place for the upcoming e-commerce market. 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 the latest research (The report, titled "Asia Pacific Online Retail Forecast, 2011 To 2016.") by Forrester, a leading global research and advisory firm, the e-commerce market in India is improving between 2012-16. The report revealed that e-commerce revenue 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 (Table-2). While US\$8.8 billion is still less than other countries in Asia Pacific, such as China and Japan, India's CAGR is much higher than any other country that Forrester forecasts in the region.

Table-2: E-Commerce Revenue

Country	2012	2016
India	1.6	8.8
Australia	23.2	35.4
Japan	63.9	97.6
China	109.4	358.1

Source: Forrester

E-commerce in India to explode in 2012, Indian e-shoppers will have a good time getting great deals and services online. A recent pan-India report released by Com Score Inc reveals that online shopping in India has touched a growth rate of 18 per cent and is only likely to grow further. The report found that nearly 60 per cent of citizens in India visited a retail site in November 2011, with the number of online shoppers increasing by 18 per cent in the past year. E-commerce can become an integral part of sales strategy while it is one of the cheapest medium to reach out the new markets, if implemented successfully, it offer a smart way of expansion & doing e-commerce attribute to the successful implementation to carefully understanding the products & services, customers and the business process, easy-to-use system to extend the

business on the web. A new report by the Boston Consulting Group says online retail in the US could be a \$84-billion industry by 2016 — more than 10 times its worth in 2010 — and will account for 4.5 per cent of total retail. The e-commerce platforms maximize its reach to potential customers and provide them with a convenient, satisfying & secure shopping experience.

Types of E-Commerce

The major different types of E-commerce are as follows:

Business to Business (B2B): Business to Business E-commerce refers to the full spectrum of E-commerce that can occur between two organizations B2B E-commerce includes purchasing and procurement, supplier management, inventory management, channel management, sales activities, payment management, and service and support. A few B2B pioneers are Chemdex (www.chemdex.com), Fastparts (www.fastparts.com) and Free Markets (www.freemarkets.com)

Business to Consumer (B2C): Business to Consumer E-commerce refers to exchange between Business and Consumer. Direct dealing between Business and Consumer has always existed, but with the E-commerce such transactions have gained further momentum.

Traditional B2C model: Manufacturer Retailer Consumer

On line B2C model: Manufacturer / Retailer Consumer

Examples: Amazon.com, Yahoo.com and Schwab.com. Similar activities transaction that occur in business to business, E-commerce also take place in the business to consumer context. However, all customer facing activities are typically tracked. These include sales activities, consumer search, service and support.

Consumer to Consumer (C2C): Consumer to Consumers involves transactions between and among consumers. These exchanges may or may not include third party involvement. Traditionally consumers have had dealings with other consumers, but only few of those activities were in a commercial sense. E-commerce has made it possible to bring together strangers and providing a platform for them to trade on.

Consumer to Business (C2B): Consumer to Business is relatively a new model of commerce and is a reverse of the traditional commerce models. Here, consumers provide services or goods to businesses and create value for the business. Consumers can band together to form and present themselves as a buyer group to businesses in a consumer to business relationship. These groups may be economically motivated as with the demand aggregator. This type of transaction can be seen in internet forums where consumers provide product development ideas and product review; these are used for product advertisement.

Business to Business to Consumer (B2B2C): A variant of the B2B2C model wherein there is an additional intermediary business to assist the first business transact with the end consumer. Here, it is poised to much better in a web based commerce with reduced costs of having an intermediary. **Example:** Flipkart is one of the most successful E-commerce portals which provide a platform for consumers to purchase a different variety of products like electronic goods, apparels, books and music CDs.

Functions of E-Commerce

Communication function Aimed at the delivery of information and/or documents to facilitate business transactions. **Example:** E-Mail

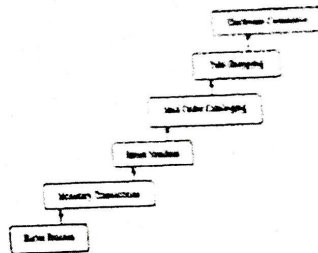
Process management function Covers the automation and improvements of business processes. **Example:** networking two computers together

Service management function Application of technology to improve the quality of service. **Example:** Federal Express website to track shipments and schedule

Transaction capabilities Provides the ability to buy/sell on the internet or some other online services.

Example: Amazon.com.

Evolution of E-Commerce



Challenges of E-Commerce

I. External Challenges:

External forces impact how E-commerce companies plan their growth strategy and provide seamless customer experience onsite and post transaction

Product and Market Strategy: E-commerce companies have to address issue pertaining to rapidly evolving customer segments and product portfolios access information on market intelligence on growth, size and share manage multiple customer engagement platform

focus on expansion into new geographies, brands and products and simultaneously tackle hypercompetitive pricing environment.

Customer and Digital Experience: Companies have to provide a rich, fresh and simple customer experience not geared towards discovery, manage inconsistent brand experience across platforms; manage proliferation of technologies; and handle time to market pressure for new applications. In the recent past, social media has become more influential than paid marketing.

Payments and Transactions: E-commerce companies may face issues around security and privacy breach and controlling fictitious transactions. Further, RBI restrictions for prepaid instruments or E-Wallets act as impediments. From a transactions perspective cross border tax and regulatory issues and backend service tax and withholding tax can have serious implications.

Fulfillment: Companies will need to check if the physical infrastructure gets affected by the internet speed. Also the lack of an integrated end to end logistics platform and innovative focused fulfillment option could cause delivery issues. Challenges around reverse logistic management and third party logistics interactions could also act as barriers to growth.

II. Internal Challenges

Internal forces impact how E-commerce companies can organize to drive and sustain growth.

Organization Scaling:

E-commerce companies will have to make sure organization design keeps pace with the rapidly evolving business strategy, along with fluid governance, strong leadership and management development. From a growth perspective, indentifying acquisition opportunities, fund raising and IPO readiness becomes necessary. From a technology perspective, it is important to transform IT as an innovation hub and address the lack of synergy between business, technology and operations functions of the enterprise.

Tax and Regulatory Structuring:

Companies will need to address issues around sub optimal warehouse tax planning, imbalance between FDI norms vis-à-vis adequate entity controls, inefficient holding IPR of entity structure and international tax inefficiencies. Future challenges include the new company act, policy on related party transaction pricing and the uncertainty around GST roadmap.

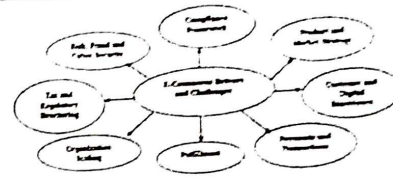
Risk Fraud and Cyber Security

From a risk perspective E-commerce companies could face issues around brand risk, insider threats and website uptime. Issues around employee vendor nexus, bribery and corruption

make companies vulnerable to fines. Cyber security also raises some concerns around website exploitation by external entities

Compliance Framework:

E-commerce companies have to comply with several laws, many of which are still evolving. Potential issues around cyber law compliance, inefficient anti corruption framework, legal exposure in agreements or arrangements, indirect and direct tax compliance framework and rules and regulations could pose problems. Uncertainty around VAT implications in different states due to peculiar business modes could cause issues.



Snapshot of E-Commerce Retail Revenues in India

Year	Forrester Research Online Retail Forecast
2012	US \$ 1.6 billion
2016	US \$ 8.8 billion

Table 1 reveals that, according to the report provided by Forrester Research, shoppers in metropolitan cities in India are driving E-Commerce; these consumers primarily avail of E-Commerce service in the areas of travel, consumer electronic and online books. According to a report provided by Forrester Research, E-commerce revenues in India will increase by more than five times by 2016, jumping from U.S. Dollar 1.6 billion in 2012 to U.S. Dollar 8.8 billion in 2016.

Prosperity of E-Commerce in India

According to the survey by the Associated Chambers of Commerce and Industry of India, India's E-commerce market, which stood at \$ 2.5 billion in 2009, reached \$8.5 billion in 2012 and rose 88% to touch \$ 16 billion in 2013. India is gradually becoming the country with highest number of literate population in the world and the internet penetration is largely driven by mobile phones, with some of the cheapest and most basic hand sets currently offering access to the internet.

Table 2: Internet Population in India

Year	Internet Population (in Millions)
2012	137
2013	239
2014	286
2015	347

Source: Telecom Regulatory Authority of India

Table 2 reveals that, as per data released by Telecom Regulatory Authority of India (TRAI), India's total internet subscribers stood at 239 million as of 2013. Due to internet penetration in India, the adaptability of online shopping and better shopping experiences offered by the E-commerce websites among Indians have increased rapidly.

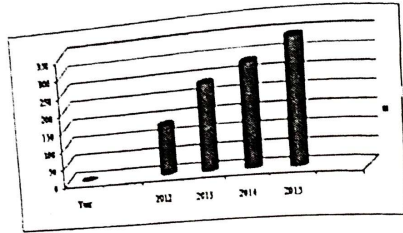
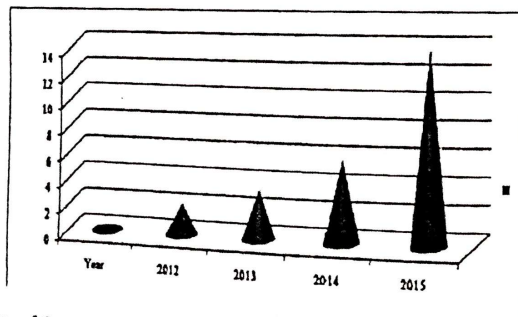


Table 3: Retail E-Commerce Sales in India

Year	Retail E-commerce Sales in India (In Billion U.S. dollars)
2012	2.31
2013	3.59
2014	6.1
2015	14

Source: E-Market Statistics



Some of the E-Commerce Companies in India

- 1) American Swan 6) Health Kart 11) Ola Cabs 16) Carat lane
- 2) Bata Shoes 7) IRCTC 12) Pay tm 17) Tradus
- 3) Bro4u 8) Instamojo 13) Snap deal 18) Jabong
- 4) Flipkart 9) Myntra 14) Shop Clues 19) HomeShop
- 5) Ebay India 10) MobiKwik 15) Zomato 20) Naaptol

Some of the E-Commerce Websites in India

- 1) Flipkart.com 13) Smartshoppers.in 25) Themobilestore.in 37) Egully.com
- 2) Infibeam.com 14) Homeshop18.com 26) Adexmart.com 38) Bitfang.com
- 3) Ebay.in 15) Yebhi.com 27) Zoomin.com 39) Bigcmobiles.in
- 4) Theiwares.com 16) Univercell.in 28) Ratetag.com 40) Seventymm.com
- 5) Futurebazaar.com 17) Mediahome.in 29) Deltapage.com 41) JIMehta.com/shop /
- 6) Lynx-india.com 18) Primeabgb.com 30) Ezoneonline.in 42) Indiaplaza.com
- 7) Tintara.com 19) Next.co.in 31) Gadgets guru.com 43) Theitdepot.com
- 8) Shopping.rediff.com 20) Royalimages.in 32) Machpowertools.com 44) Gadgets.in
- 9) Edigiworld.com 21) Cromaretail.com 33) SMCinternational.in 45) Bigadda.com
- 10) Letsshop.in 22) Rightshopping.in 34) Smartshoppers.in 46) Tradus.com
- 11) Buytheprice.com 23) Pristinote.com 35) Storeji.com 47) Vijayasales.com
- 12) Shopbychoice.com 24) Theelectro.com 36) Zapstore.com 48) Buytheprice.com
- 49) Computerwarehousepricelist.com 50) Shopping.indiatimes.com

Findings of the Study

1. In the world of E-commerce, the existence of the wholesalers is at the greatest risk because the producer can easily ignore them and sell their products to the retailers and the consumers. Wholesalers can take the advantage of E-commerce in establishing contracts with reputed producers and linking their business with the online.
2. The retailer can save his existence by linking his business with the online distribution. The retailer can provide additional information about various things to the consumers, meet electronic orders and be in touch with the consumers all the time. Therefore, E-commerce is a good opportunity.
3. Producers can take the advantages of E-commerce by linking themselves with the online, by giving information about their products to the other links in the business chain and by having a brand identity.
4. As more people are getting linked with E-commerce, the demand for centre providing internet facility is also increasing. Hence, the people who wish to take advantage of it can establish cyber and have their benefits.
5. E-commerce provides the various types of opportunities to the Wholesalers, Retailers, Producers and the People. Retailers meet electronic orders and should be in touch with the consumers all the time.

6. People are aware of the availability of various products in the markets through the use of television, newspaper, website etc. the availability of a new product and its price and other features can be known easily.

Suggestions

1. An in-depth understanding of the legal regime and the possible issues that an e-commerce business would face coupled with effective risk management strategies has been the need of the hour for e-commerce businesses to thrive in this industry.
2. Intellectual Property Rights (IPR) issues in E-commerce transactions have taken a new form with users finding loop holes to not only easily duplicate material but also mislead other users. Hence, much more IPR is needed to effectively regulate tangled web.
3. The development of educational standards has enabled a great demand in the market.
4. The powerful influence of various social media tools like Facebook allows consumers to organize their favorite items and segment it into them and collections to share with others.
5. With the increase in small and medium enterprises, foreign direct investment, multinational companies, creating millions new jobs, a new generation of globally minded consumers. With growing job opportunities, customers are willingly able to pay for the products online.
6. The website for online shopping should be in understandable language. The language should be kept simple while making the websites.

Conclusion

Today E-commerce has become an integral part of everyday life. Accessibility to E-commerce platform is not a privilege but rather a necessity for people, particularly people who are staying in urban areas. Due to fast adoption of internet enabled devices like Smartphone and Tablets, we have seen an unparalleled growth in E-commerce. The telecommunication technology has completely changed the way of our living, communication methods, shopping etc. It has a huge impact on how we communicate with friends and relatives how we travel, how we access the information and the way we buy or sell products and services. The growth of E-commerce volumes in India is attracting the attention of players around the globe. E-commerce creates new opportunities for business it also creates new

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