Challenges in Transition to m Commerce in Rural India

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Abstract

With advent of m commerce the marketing and channel environment in rural India has changed drastically. India being a predominantly agricultural economy has lot of potential for m commerce marketing. With advent of legislative policy changes such as Digital India programme, m commerce is no option but is a necessity. With introduction of Payment banks, mobile applications and mobile commerce platforms rural India cannot remain in isolation. This descriptive research paper is aimed at studying the reasons for decreased mobile usage in rural India. This paper aims at providing a comprehensive literature review of relevant research work done in this field. Hidden Markov Model is an approach to study the temporal sequence of behavior in channel migration and channel choice. Various empirical models have been derived for different kinds of data distributions including univariate, bivariate and multivariate data distributions. An descriptive study to evaluate various kinds of models for different kinds of data distribution is aimed at identifying the best kind of Hidden Markov Model for studying the issue of channel migration in Rural India. The study concludes that Hidden Markov Model based on Multinomial Logit Regression approach is the best model to study the given problem.
References


**Index Terms**

Computer Science  
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**Keywords**

m Commerce, Hidden Markov Model, Literature Review