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Analysis of payment modes, social media usage, and online platforms for marketing agricultural produce: A study of respondent's behaviour

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Abstract

This study investigated the majority of the respondents (80.00%) who used both Phone Pay & Google Pay, (20.00%) preferred cash on delivery, and (1.66%) were used collectively Phone Pay, Google Pay, Online Banking, Yuno App & Bhim app. Also, this study further explored that (24.45%) of the respondents used WhatsApp, Mobile Call, and SMS as an online platform for marketing their agricultural produce. (10.00%) What's app, Mobile Call, (1.12%) YouTube Channel (Goshala) & What's app, (27.78%) What's app only, (11.67%) What's app, Instagram, Facebook, (1.67%) What's app, Facebook, Instagram, (2.23%) What's app, Mobile Call, youtube channel, (6.67%) What's app, Facebook, (0.55%) What's app, Fruits Bowl, Bighaat, Amazon. Again, this study found that (38.34%) of respondents were marketing majorly vegetables through online agricultural marketing platforms and (41.12%) of respondents were marketing majorly fruits through online agricultural marketing platforms.

Keywords: Respondent, online payment mode, online agricultural marketing, social media, online platform and attitude

Introduction

The Economic Survey 2023-24, released by the Ministry of Finance, Government of India reported that the Indian agriculture sector provides livelihood support to about 42.30 per cent of the population and has a share of 18.20 per cent in the country's GDP at current prices. The sector has been buoyant, which is evident from the fact that it has registered an average annual growth rate of 4.18 per cent at constant prices over the last five years and as per provisional estimates for 2023-24, the growth rate of the agriculture sector stood at 1.4 per cent. In last two decades everything is being converted into digital platforms globally. All industries became the digital and adopted paperless transactions. Following the same way in marketing, organizations started selling their product on online

platforms. Promotion activities have started in social media like e-mail, websites, messages etc. Being understood the convenience, effectiveness and efficiency of digitalization Indian Government launched "Digital India" scheme under which Government is promoting the use of technology in organizational function. Even though it seems somewhat inconvenient to use these types of technologies in unorganized sectors like agriculture. The COVID-19 pandemic is the greatest global humanitarian challenge the world. The world Health Organization (WHO) declared COVID-19 a global pandemic in March 2020. The impact of lockdown imposed in the entire country owing to COVID-19 on the overall production levels in the agricultural and allied sector has been significant with overall production levels in the agriculture and allied sector

declining by 47.00 per cent. There is no gain saying the fact that in addition to its impact on public health, COVID-19 and the lockdown that was undertaken beginning in March 2020 in an attempt to contain its spread have had a major economic impact that has affected all sectors of the economy. The agricultural sector and agricultural markets are no exception. Governments around the world have struggled to balance mitigating the impending food security crisis and containing the spread of the COVID-19. Because online marketing can improve market performance and avoid direct person-to-person contact, it is regarded as an effective substitute for the offline agriculture market channel during COVID-19 (Jianxin Guo *et al.*, 2022) [3]. In India, many initiatives have been started by government and non-government organizations for the online marketing of agricultural produce such as e-Choupal by ITC, Reliance “More” (Adithya Birla group), e-NAM, AGMARKNET, M & M (Shubhlabh), Godrej group, NAFED, NAAPANTA APP, APMC. These platforms are playing an important and responsible role for the online agricultural marketing. Online marketing of agricultural products provides good opportunity to increases the income of the farmers, specially to the small holder producers. Hence it is encouraging the

small holding rural youth to continue in the agriculture as the future seems to be bright. Some of the important online marketing platforms

Objective

To analyse respondents’ behaviour. about using online payment modes, social media and online platform for marketing their agricultural produce.

Methodology

The present study was conducted in Marathwada region of Maharashtra state, a sample size of 180 farmers was surveyed from the study area consisting of total six districts namely Parbhani, Hingoli, Nanded, Beed, Jalna and Chatrapati Sambhajnagar randomly. From each district, villages, talukas and 30 respondents (farmers) were selected purposively those who did online agricultural marketing in COVID-19 pandemic era and also those who are using online agricultural marketing platform. Ex-post facto research design was adapted for this study. The data were collected through pretested interview schedule from the respondents as their convenience at their home or farms in the year 2023-24.

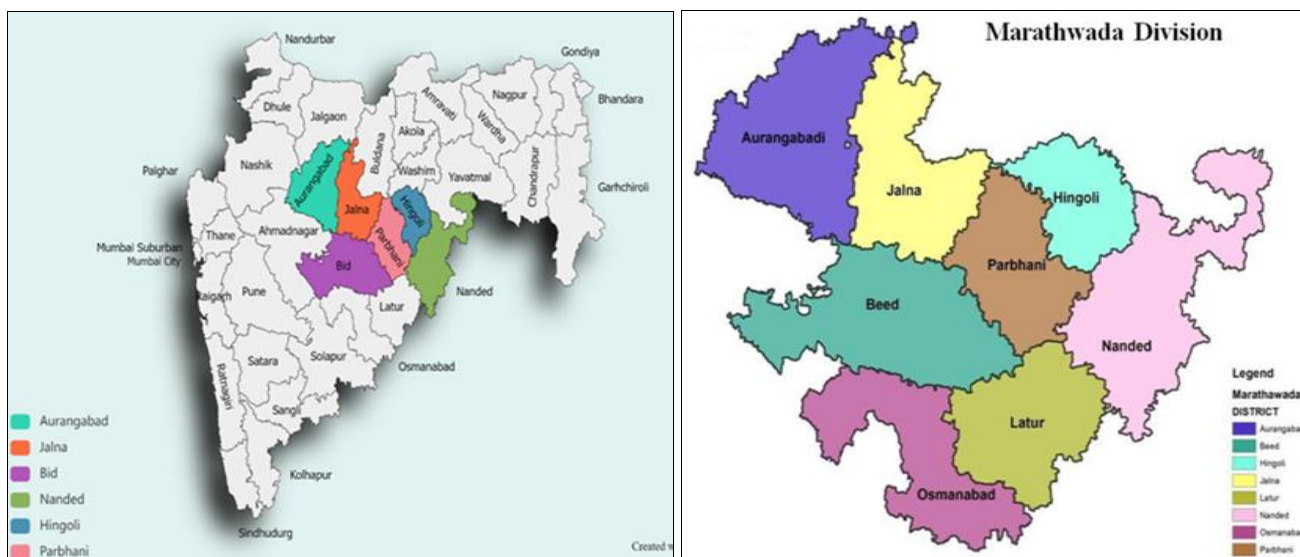


Fig 1: Research Study Area

Results and Discussion

Table 1: Distribution of the respondents according to payment mode used for online transaction by the respondents

Sr. No.	Payment mode used for online transaction by the respondents	Respondents (N=180)	
		Frequency	Percentage
1	Phone pay, Google pay	144	80.00
2	Cash on delivery	36	20.00
3	Phone pay, Google pay, Online Banking, Yuno App, Bhim app	03	1.66

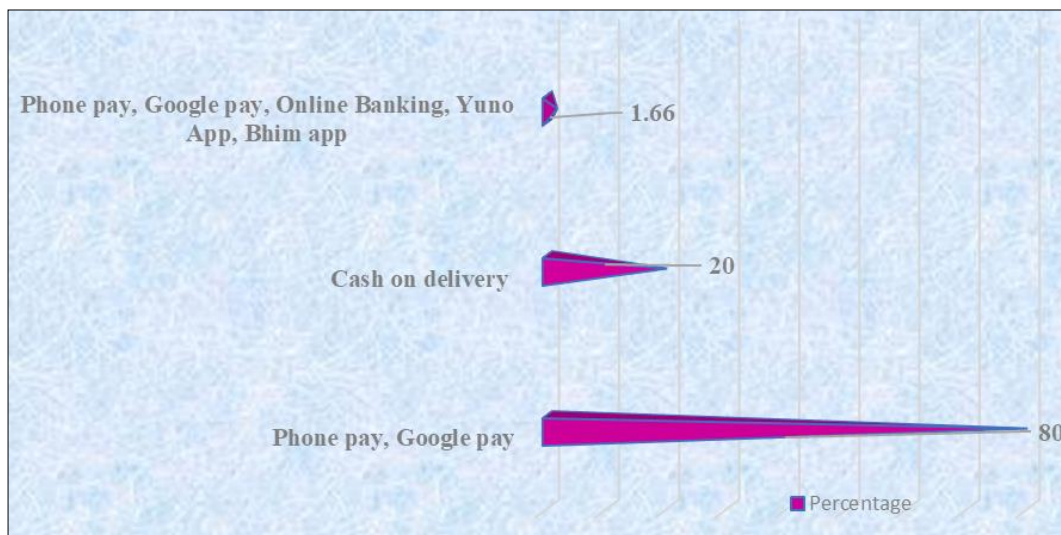


Fig 2: Distribution of the respondents according to payment mode used for online transaction by the respondents

It was revealed from Table 1 and Fig. 2 that majority of the respondents (80.00%) were used both Phone Pay & Goggle Pay, (20.00%) were preferred cash on delivery and (1.66%)

were used collectively Phone pay, Google pay, Online Banking, Yuno App & Bhim app.

Table 2: Distribution of the respondents according to social media used for online agricultural marketing by the respondents

Sr. No.	Social media used for online agricultural marketing by the respondents	Respondents (N=180)	
		Frequency	Percentage
1	What's app, Mobile Call, SMS	44	24.45
2	What's app, Mobile Call	18	10.00
3	You Tube Channel (Goshala) What's app	02	1.12
4	What's app	50	27.78
5	What's app, Instagram, Facebook	21	11.67
6	What's app, Facebook, Instagram	03	1.67
7	What's app, Mobile Call, ou tube channel	04	2.23
8	What's app, Facebook	12	6.67
9	What's app, Fruits Bowl, Bighaat, Amazon	01	0.55

It was found from Table 2 and Fig. 3 that (24.45%) of the respondents were used What's app, Mobile Call, SMS as an online platform for marketing of their agril. Produce, (10.00%) What's app, Mobile Call, (1.12%) You Tube Channel (Goshala) & What's app, (27.78%) What's app

only, (11.67%) What's app, Instagram, Facebook, (1.67%) What's app, Facebook, Instagram, (2.23%) What's app, Mobile Call, you tube channel, (6.67%) What's app, Facebook, (0.55%) What's app, Fruits Bowl, Bighaat, Amazon.

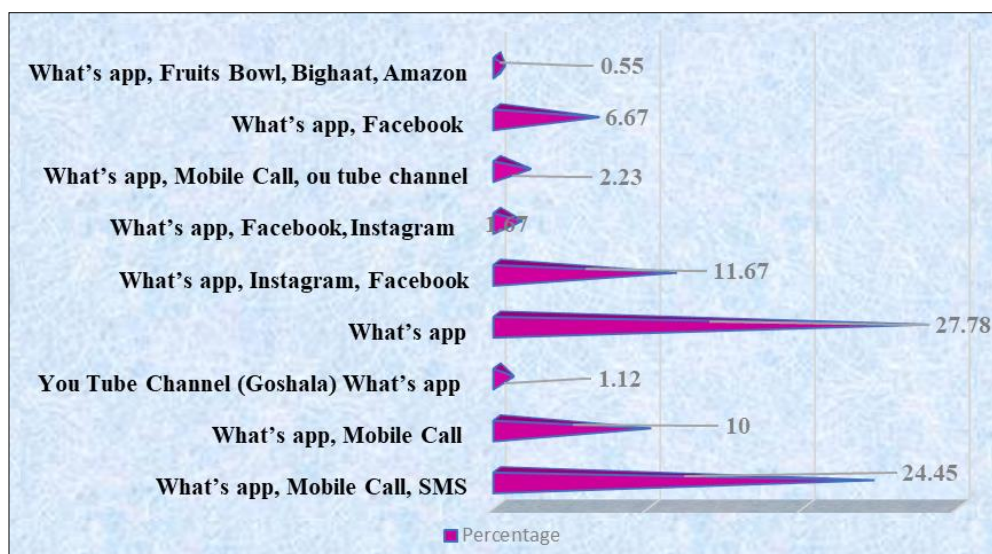


Fig 3: Distribution of the respondents according to social media used for online agricultural marketing by the respondents

Table 3: Distribution of the respondents according to agricultural produce marketed by the respondents through online platform

Sr. No.	Agricultural produce marketed by farmers through online platform	Respondents (N=180)	
		Frequency	Percentage
1	Vegetables, Turmeric	9	5.00
2	Vegetable	69	38.34
3	Vegetable & jaggery	1	0.55
4	Vegetable & fruit	6	3.34
5	Vegetables, (Fruits) Sitaphal, Oranges, Lemon	2	1.12
6	Milk & Milk Products	3	1.67
7	Fruits, Khat, Goshala	2	1.12
8	Mushroom	1	0.55
9	Oranges, Lemon	4	2.23
10	Papad (agril. Produce)	2	1.12
11	Gandul khat, Oil	1	0.55
12	khat, seeds	1	0.55
13	Fruits, Pickles, Aonla Candy (FPO)	2	1.12
14	Dal. Udid, Mung, Harbhara	2	1.12
15	Khajur, Banana Chips, Ketchup	2	1.12
16	Turmeric, Cereals	2	1.12
17	Soyabean	2	1.12
18	Tur, Vegetables, Pulses	12	6.67
19	Turmeric, Vegetables, Banana	14	7.78
20	Fruits	74	41.12
21	Cereals (Jawar)	6	3.34
22	Oranges, Mango, Poultry	2	1.12
23	Dragon fruit, jawar, wheat, mung, udid, honey	2	1.12
24	Apple, Keshar Mango	1	0.55
25	Fruits, Plants	2	1.12
26	Jaggery	4	2.23
27	Tur, Dal, Mung, Peru, Sitaphal	2	1.12
28	Jaggery, wheat, Mango, Tomato	2	1.12
29	Flowers (Rose Nursery)	3	1.67
30	Fruits, agril. Produce	2	1.12
31	Shewaya (Agril. Produce, Agromart)	2	1.12
32	Mango, Solar spray pump, solar trap	2	1.12
33	Flowers (Rose Nursery, Tuberose), Mango, Coconut	2	1.12
34	Plants (Nursery)	2	1.12
35	Turmeric	11	6.12
36	Jaggery, Turmeric, Jawar (organic farming)	3	1.67
37	Chips, Fruits	1	0.55
38	Jawar, Jawas, Organic colours	3	1.67
39	Aonla candy, Aonla supari, Aonla Juice, Pickles, Oragne Candy	3	1.67
40	Masale	2	1.12
41	Aonla, Nursery	2	1.12

It was stated from Table 3 and Fig. 4 that (38.34%) respondents were marketing majorly vegetables through online agricultural marketing platform and (41.12%)

respondents were marketing majorly fruits through online agricultural marketing platform.

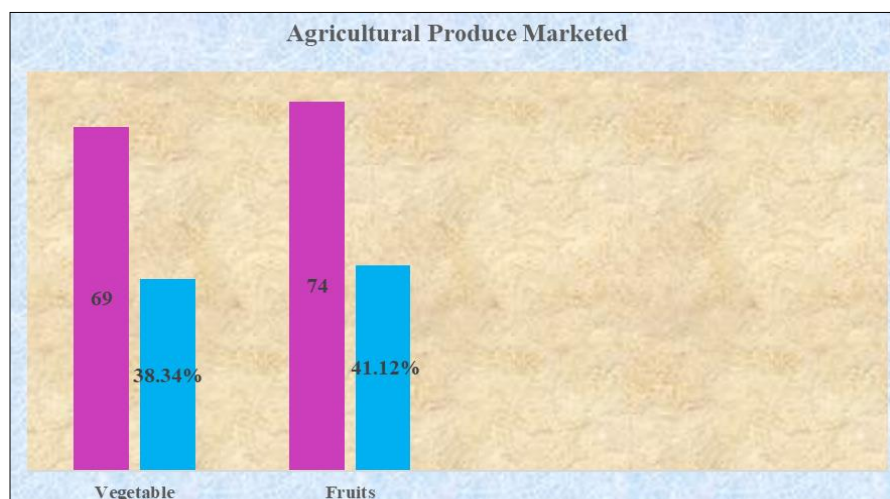


Fig 4: Distribution of the respondents according to agricultural produce marketed by the respondents through online platform

Conclusion

It was concluded that majority of the respondents were used both Phone Pay & Goggle Pay and also using What's app, Mobile Call, SMS, You Tube Channel Instagram, Facebook, Fruits Bowl, Bighaat, Amazon as an online platform for marketing of their agril. Produce. Most of the respondents were marketing majorly vegetables and fruits through online agricultural marketing platform.

Implications

Government organization or State department of Agriculture should develop dedicated farmers friendly mobile application for online marketing of agricultural produce as per the local needs of the farmers. Farmers using online platforms for marketing must be protected from potential cybercrime. This will increase farmer's credibility on online marketing platforms.

Conflict of Interest

All authors declare that they have no conflict of interest.

Authors contribution statement

All authors contributed throughout my research work.

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