

SYNOPSIS OF THE THESIS

A Study of Online Shopping Behaviour of Rural Consumers

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1 Introduction

For many reasons, online shopping has become more and more popular in recent years. Customers can save time and have convenience as a first benefit. Online buying saves time by removing the need for lengthy product searches, parking lot headaches, and in-person shopping excursions. All you need to do is use your computer or smartphone to find what you want to buy online and have it delivered right to your home. Secondly, internet shopping offers a large range of products and services at reasonable prices. Online shops often provide discounts, specials, and promotions that aren't seen in traditional stores. Thirdly, internet shopping is accessible from anywhere. You can shop from anywhere in the world as long as you have access to the internet. Ultimately, internet shopping has altered the landscape for consumers everywhere. It has made it easier for people to make convenient purchases, especially for those who live in remote places or have restricted access to technology and the internet.

Rural customers are not exempt from the recent surge in online shopping popularity. However, a variety of factors, including perceived risk and trust, availability, low pricing, promotions, comparisons, customer service, user-friendly interface, time, and variety of options, affect rural consumers' online purchasing decisions. The aim of this study is to determine the factors influencing rural consumers' decisions to shop online.

The socioeconomic census statistics from 2011 showed that roughly 73% of households were in rural areas. However, India's growth plan has placed a strong emphasis on urban regions. Cities have traditionally forecasted future expansion. However, a paradigm shift in the situation has occurred in recent decades.

India has 640867 villages, which presents both a great opportunity and a difficulty (Census of India, 2011). An opportunity arises from rural prosperity and the corresponding increase in rural wants. Approximately half of the country's Gross Domestic Product (GDP) is generated by the 833 million customers, or 68.8% of the population, who reside in villages (Kapur et al., 2014).

A definition of India's rural definition as per Census of India are the towns that meet the following requirements:

1. Population minimum ≥ 5000
2. Density of population $> 400/\text{km}^2$.
3. Of the male population, 75% were not in the agricultural sector.

Everywhere else that isn't categorised as a town is considered rural.

Furthermore, it is challenging to get in touch with the customers in these far separated settlements. The majority of periodic markets, according to Satyam and Aithal (2017), are dispersed throughout rural areas and can be beneficial in easing the last-mile distribution problems that rural hinterlands encounter. The rural environment's regular marketplaces are crucial socioeconomic components. Unofficial marketplaces, such as irregular markets, are the main venues for rural communities to do business. The periodic market is essential for integrating agri-centric societies with regional, national, and international socioeconomic systems and for bridging the social and economic gaps that exist in rural areas.

Rural marketing strategy

Product strategy

It is imperative for marketers to create products that are affordable, tailored to the needs and preferences of rural consumers. For rural consumers, they must provide items that are practical, dependable, long-lasting, and simple to use. They must provide goods with regional appeal, meaning that their names, colours, flavours, and other attributes should fit the rural way of life. (Sowmya, R. 2021).

In order to satisfy specific needs and preferences in rural regions, marketers must create personalised items. For example, if they are selling farming equipment, make versions that are suitable for the local crops or farming techniques that are widely used in different rural areas.

Pricing strategy

Pricing strategies must be implemented by marketers to correspond with the purchasing power and income levels of rural consumers. They must provide flexible payment choices to lessen the financial strain on rural consumers, such as credit, installment payments, bartering, etc. (Sowmya,

R. 2021). When there is a paucity of cash flow, think about accepting barter as payment in some isolated areas. This could mean exchanging goods for livestock or agricultural products.

Place strategy

In order to guarantee that products are available and accessible to rural consumers, marketers must implement a location strategy. In order to serve the large and dispersed rural markets, they must build a broad and extensive distribution network. They must employ a variety of vehicles that can get over the infrastructural obstacles in rural areas, such as trucks, buses, tractors, carts, bicycles, etc. (Sowmya, R. 2021). utilising technology, like as mobile applications or SMS-based ordering systems, to get around logistical challenges and simplify the ordering and delivery of goods for distant clients.

Promotion strategy

In order to generate awareness and interest among rural consumers, marketers must implement a promotion strategy. They must employ a variety of alternative media platforms that speak to the emotions and culture of the rural areas, such as puppet performances, folk theatre, wall murals, haats, melas, vans, etc.

selecting well-known rural residents, such as respected individuals or community leaders, and appointing them as brand ambassadors.

The study provides valuable insights into the factors influencing rural residents' online purchasing activity. The findings of this study can help businesses better understand the requirements and preferences of their rural customers and develop effective marketing strategies to increase sales. Numerous factors, including perceived risk and trust, availability, low pricing, promotions, comparisons, customer service, user-friendly interface, time, and variety of options, have been identified to influence consumer purchase behaviour in remote places by the analysed study. It is clear from the analysed studies that more investigation is required to determine the variables influencing rural residents' internet purchasing habits.

2 Research Motivation

Understanding the motivation behind investigating the online buying behaviours of rural consumers is crucial in the ever-changing realm of electronic commerce. Due to their unique needs and characteristics, rural areas represent an important but often overlooked market sector. Initially, investigating this subject opens up previously undiscovered market niches. With increased internet penetration, rural customers are increasingly able to use online platforms, presenting a viable opportunity for businesses to explore.

Furthermore, studying rural consumers' internet buying patterns aids in tailoring strategies to their particular requirements. Compared to their urban counterparts, consumers in rural locations may encounter unique obstacles such as a restricted number of physical stores, a smaller assortment of goods, and erratic internet connectivity. By customising their offers, delivery methods, and

marketing strategies to their customers' goals, inclinations, and constraints, businesses can increase customer satisfaction and loyalty.

Additionally, examining rural consumers' online buying habits aids in closing the digital gap. By gaining a comprehensive understanding of the obstacles that rural consumers face while adopting e-commerce, policymakers and companies may work together to implement these measures, thereby fostering fair economic growth and development. Research on the online purchasing behaviours of rural consumers is crucial because it can advance economic growth, bridge the digital divide, and encourage equitable development. Rural areas make up a large but mainly undiscovered portion of the e-commerce sector. Companies that want to expand both their customer base and sources of income need to understand how they make purchases online. Furthermore, as internet connection spreads into rural regions, there is a growing likelihood that e-commerce will be used to provide access to a wider range of goods and services. By researching the online purchasing habits of rural consumers, businesses may optimise their potential by tailoring their offerings and strategies to these regions.

In essence, investigating the motivations behind studying the online purchasing behaviours of rural consumers is about more than just expanding the market; it's also about equity, inclusivity, and empowerment in the digital era.

3 Review of Literature

Numerous research on consumer behaviour, urban markets, and rural marketing have been done in the past, both in India and elsewhere, at the macro and micro levels. A comprehensive analysis of the pertinent literature has been done in order to decide on the research's course. To acquire new information, the evaluation goes beyond internet buying to include rural marketplaces.

An extensive review of the literature has been conducted using a variety of sources, including prior research, which includes doctoral theses, dissertations, and research papers presented at conferences, as well as reference books, journals, periodicals, newspaper articles, and a variety of helpful and relevant websites.

Factors influencing rural consumer behaviour

Many studies have demonstrated that a range of factors impact rural Indian customers' behaviour, but certain criteria are particularly significant when it comes to selecting what products or services to purchase. These factors are:

Product Quality and Variety

One essential thing that businesses need to give their clients is high-quality products. If a product's quality is getting better, buyers are more inclined to purchase it straight immediately (Tsiotsou, 2006). According to Kotler and Armstrong (2008), a customer's decision to buy is based on whether they believe the item to be the greatest or what they most want. As per Garvin (1998), the quality of a product is assessed by its ability to offer more or more potent advantages over rival options.

Personal

In their study, Verma et al. (2023) identified the demographic variables that influence rural customers' decision-making when they buy fast-moving consumer goods (FMCGs). Five FMCG personal care products are considered for the study. The study concludes that rural customers' decision-making processes are influenced by their educational backgrounds and the number of family members under the age of 18.

Another study demonstrated that individual characteristics, such as attitude towards advertising, the need for distinctiveness, and price sensitivity, have a favourable impact on shopping experience. (Mihic & Kursan Milakovic, 2017).

Promotion

A study by Siddiqui et al. (2021) found that, of all the factors, advertising has the greatest influence. Marketers have been observed to use social media and other sources of advertisements, but television is the most effective medium for influencing rural consumers' purchasing decisions.

According to a study by Singh and Singh (2014) price, quality, warranty, advertising, brand, recommendations from friends and family, and packaging are all factors that influence rural customers' purchase decisions.

Social Group

Siddiqui et al. (2021) found that social groupings can significantly influence rural customers' purchasing decisions. Family members, friend groups, coworkers, classmates, course team members, social media influencers, and religious organisations are examples of social groups.

In his book *Rural Marketing*, Kashyap (2016) noted that the rural sector is particularly prone to collective decision-making because of its relative isolation from other areas. Consequently, close-knit relationships evolve and official or informal groupings are strongly favoured in rural communities.

Website features

Using terms like "website design, advertising, perceived risk, security, convenience, and consumer attitude towards online shopping," Chaudhury and Kaur (2016) looked at both independent and dependent variables. It has been demonstrated that external cues significantly influence consumers'

decisions to shop online or not. It was shown that five factors—convenience, security, perceived risk, and website design—have a major impact on consumers' decisions to shop online.

Kim et al. (2008) have focused on the ways that perceived risk and trust affect online consumers' decision-making. Consistent with prior research, trust, reputation, and privacy concerns were found to be positively impacted by the merchant website's efficacy. These factors were found to be significant predictors of customer attitudes and online buying decisions.

Factors affecting online shopping behaviour

Six factors—including mistrust, insecurity, and insufficient product information, reputation and services, fear of bank transactions, and the convenience of traditional retail over online retail—were found in a study by Daroch et al. (2021) to deter customers from making purchases from online stores. Another study conducted by Jadhav and Khanna (2016) found that the main factors influencing online shopping include availability, low prices, promotions, comparisons, customer service, user-friendly interface, time, and diversity of possibilities.

Perceived Risk

The concept of perceived risk was initially put forth by Bauer (1960, 67) as a psychologically subjective construct to explain behaviours such as information seeking and brand loyalty. Perceived risk is the kind and level of uncertainty or consequences that a buyer experiences when debating a particular transaction. (Rich, 1964).

More recently, Song and Lui (2021) investigated how live streaming purchases affected online shoppers. The Stimulus-Organism-Response (SOR) model was used to show that the external environment has a significant impact on online shoppers' perceptions of risk. It was discovered that perceived risk has a negative effect on the customer's intention to purchase.

Trust

Deshmukh (2000) defines trust as a psychological state in which a person plans to tolerate vulnerability because they have a positive anticipation about the intentions or behaviour of another person, or because they are prepared to depend on a partner in exchange (Ganeshan, 1994). Within the field of electronic commerce research, trust has been defined as a collection of opinions regarding an online seller. (Bhattacharjee, 2002).

Rural online- shopping

In his Times of India article, Chawla (2023) said that e-commerce has become available in rural India as a result of reverse migration, increasing internet connectivity, digitization, and technical adoption. In e-commerce, the usage of language, customer service, and logistics support has increased dramatically. E-commerce offers new avenues for product marketing and brand expansion for small businesses and shops in rural India.

Pathan (2019) examined the internet buying behaviours of individuals living in rural areas in her research. A convenience sample of individuals from rural Vadodara region, representing a variety of age groups and professions, was the main focus of the study.

The investigation's conclusions indicate that rural consumers require information on a variety of topics, including their legal rights as consumers, where to obtain information about products, and how to utilize them.

Literature Review Gaps

There isn't much research on this topic, but cultural differences between urban and rural areas may have an impact on rural consumers' online buying behaviour. Rural consumers may be reluctant to shop online owing to concerns about the safety and security of online transactions, even though there is little research on the trust determinants that influence their online shopping behaviour. There may be limited access to payment methods that are often used for online transactions for rural consumers, notwithstanding the lack of study on this effect on their online shopping habits. The restricted availability of delivery services in rural areas may have an impact on the accessibility and ease of online purchasing. This may be because of factors such as a large geographic spread, inadequate infrastructure for accessibility, and concerns about social safety and security. However, not much is known about how this influences these customers' online shopping behaviours.

It's likely that rural consumers have less access to customer support services when they shop online, which could negatively effect their overall satisfaction with the experience, despite the paucity of studies on the subject. There is little study on how website design affects rural

consumers' online purchasing decisions, but by understanding the factors that matter, businesses may be able to develop websites that are more engaging and easy for rural customers to navigate.

There is limited research study on how marketing strategies influence consumers' online purchasing behaviours, but by understanding the factors that influence online purchasing in rural areas, businesses can improve their marketing strategies, increase sales, and eventually help customers with their problems.

4 Research Objectives

Following are the research objectives for the doctoral research topic “A study of online shopping behaviour of rural consumers”:

1. To study the factors that influence online shopping behaviour among rural consumers.
2. To examine the relationship between other important factors (Market, Personal, Social and Environmental) and online shopping behaviour among rural consumers.
3. To investigate the impact of Perceived risk and trust on online shopping behaviour among rural consumers.

5 Research Hypothesis

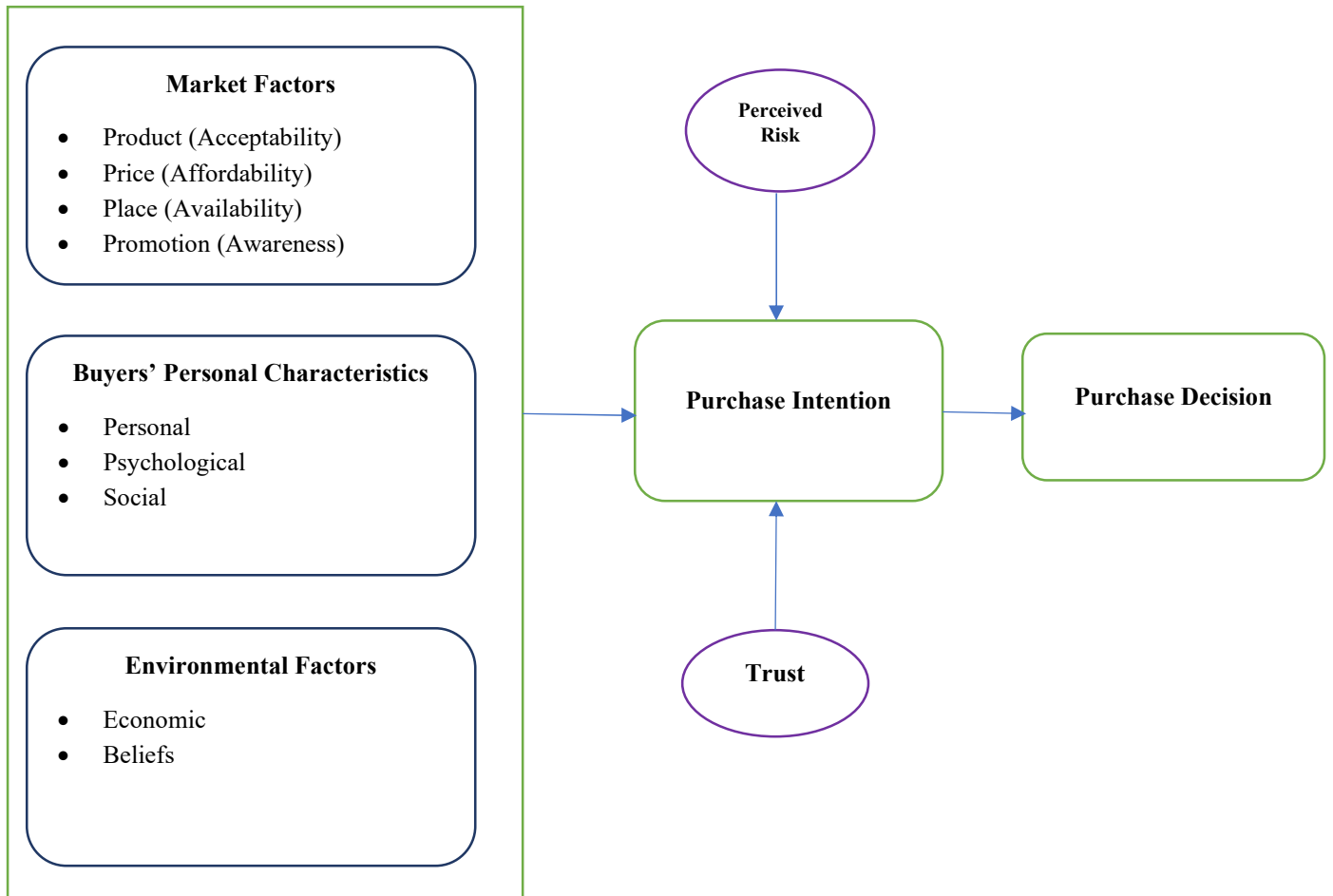
1. H₀: There is no significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand.
H₁: There is a significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand
2. H₀: There is no association between gender of consumers and online shopping decision of the rural consumers
H₂: There is an association between gender of consumers and online shopping decision of the rural consumers
3. H₀: There is no association between age and online shopping of the rural consumers.
H₃: There is an association between age and online shopping of the rural consumers.
4. H₀: There is no association between education and online shopping of the rural consumers
H₄: There is an association between education and online shopping of the rural consumers
5. H₀: There is no association between income of consumers and online shopping of the rural consumers
H₅: There is an association between income of consumers and online shopping of the rural consumers
6. H₀: There is no significant impact of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers.
H₆: There is a significant impact of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers.

6 Scope of the Research

The study, which takes into account the viability of data collecting, examines twenty-eight villages dispersed over fourteen blocks in the four districts of Jharkhand—Palamu, Garhwa, Giridih, and Gumla. In addition to market factors like product availability, fair price, and promotion, the study also looked at personal, social, and environmental factors like socioeconomic background, educational attainment, gender, geography, social status, and traditional comparisons. Other elements covered in the study included customer service, an intuitive user interface, time, and a large selection of options.

A multimodal analysis of several facets of rural customers' interactions with e-commerce platforms is part of the research's scope on their online buying behaviour. First, it involves analysing the adoption and usage of online shopping in rural communities while accounting for the variables that influence these groups' decisions to make online purchases, such as internet accessibility, digital literacy, and cultural preferences. Second, the study investigates the online product preferences and buying behaviours of rural consumers. Businesses can tailor their offers to the needs of the rural market by gaining knowledge about the products that consumers buy, how frequently they buy, and the payment methods that they prefer.

Conceptual Framework



7 Research Methodology

Research Problem

The research problem statement for this study is:

- What are the factors that influence online shopping behaviour among rural consumers, and how do these factors affect consumer behaviour when shopping online?
- The study will also investigate how businesses can develop effective marketing strategies and product offerings that better meet the needs of rural consumers when shopping online.

Research Design

The descriptive research approach is used for this investigation. Since descriptive research examines the major factors influencing the online purchasing behaviour of rural consumers, its main objective is to characterise, clarify, and validate research findings in the domain of interest. Examining the online purchasing behaviours of rural consumers through a combination of qualitative and quantitative research approaches can yield a comprehensive understanding of the phenomena. Researchers can study rural consumers' attitudes, motivations, and points of view on online purchase through qualitative research methodologies such as interviews and observations. Through surveys and data analysis, quantitative research provides a more thorough understanding of trends, patterns, and statistical relationships between variables. The study design used in this research is cross-sectional. A cross-sectional research study aims to collect data from a sample of individuals or units from a population at a specific point in time.

Two basic methods were used to collect the data for the study: first, for the primary data collection, which involved employing a structured questionnaire to obtain information directly from sources. Journals, books, periodicals, conference proceedings and presentations, government reports, and publications were the sources of the secondary data.

Jharkhand is the state selected for the investigation. The sampling unit is the term used to describe the rural population that shops online. As to the 2011 Census, 68.84% of India's population was predicted to live in rural areas. Approximately 75% of people in Jharkhand lived in rural areas. India's rural literacy rate was approximately 69.32% during the time, while Jharkhand had a nearly

61.59% rate. Four districts in Jharkhand state—Palamu, Garhwa, Giridih, and Gumla—have a combined population of more than a million, a land area of more than 4,000 square kilometres, a rural population of more than 85%, and a rural literacy rate of more than 60%. Convenience sampling is used in the study, followed by the snowball sampling approach.

The state of Jharkhand's four districts were the focus of the investigation. 416 respondents to the survey, which was distributed to 425 online shoppers, were received. 384 of the 390 fully completed replies were chosen as a sample for data collection. Since the value of Z at 95% confidence level, i.e., at $\alpha= 0.1$ for two tailed test, is 1.96, the sample size at 95% confidence level can be determined by giving equal chance to all internet users as being online shoppers and non-shoppers, with a margin of error of 5%.

A formula for determining sample size in cases where the population is unlimited was created by Cochran (1977).

$$n_0 = \frac{z^2 pq}{e^2}$$

where, n_0 is the sample size, z is the selected critical value of desired confidence level, p is the estimated proportion of an attribute that is present in the population, $q = 1 - p$ and e is the desired level of precision. the calculation for required sample size will be as follows:

$$p = 0.5 \text{ and hence } q = 1 - 0.5 = 0.5; e = 0.05; z = 1.96$$

$$\text{So, } n_0 = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 384.16 = 384$$

The total percentage of rural population proportion in each district was used to determine the number of samples from that district. The four blocks in each district with the highest percentage of rural residents were chosen. Subsequently, two villages with the biggest rural population, but fewer than 5,000 people overall, and access to a state or national highway were selected from each block. Each village's sample size was established based on its population as a percentage of

all rural residents. The time frame for collecting data was from October 2021 to March 2022.

Pilot Study

60 respondents—fifteen from each of the four districts included in the sampling unit—participated in the pilot study. The product, promotion, website related features, environmental, customer's personal benefits, perceived risk and trust related factors were the subjects of the questions. The survey was adjusted in light of the results of the pilot study. In response to their suggestions, corrections were made.

The aim of the pilot study was to evaluate the survey's comprehensibility among respondents, the time needed to finish it, and any other practical concerns that might surface throughout the data gathering procedure. The Cronbach alpha test was used to conduct an initial reliability analysis of the survey instrument. The findings indicated that the instrument had a reliability score of 0.81, which was higher than the 0.70 cut-off value advised by Nunnally (1978).

8 Research Data Analysis

After data collection, the data were edited, coded, checked for outliers, and statistically analysed using SPSS and MS-Excel. Frequency tables were utilised to describe the sample composition in terms of their demographic characteristics.

It was important to first examine the fundamental statistics of the data in order to understand the nature of the data and confirm if the data series is suitable for further analysis. To do this, the researcher used the following strategies: Simple percentage, mean, standard deviation, ANOVA, principal component analysis, confirmatory factor analysis, chi-square test, T-test, Kruskal-Wallis H test, etc.

Demographic Distribution of the sample rural consumers

		Respondents	Percentage	Valid Percentage	Cumulative Percentage
Gender	Male	306	79.7	79.7	79.7
	Female	78	20.3	20.3	100
Age	Below 18 years	24	6.25	6.25	6.25
	18-28 years	131	34.11	34.11	40.36
	29-38 years	79	20.57	20.57	60.94
	39-48 years	58	15.1	15.1	76.04
	49-58 years	48	12.5	12.5	88.54
	Above 59 years	44	11.46	11.46	100
Education	SSC or below	67	17.45	17.45	17.45
	HSC	131	34.11	34.11	51.56
	UG	108	28.13	28.13	79.69
	PG and Above	78	20.31	20.31	100
Occupation	Student	61	15.89	15.89	15.89
	Self Employed	97	25.26	25.26	41.15
	Farmer	155	40.36	40.36	81.51
	Service	66	17.19	17.19	98.7
	Retired	5	1.3	1.3	100
Family type	Nuclear	109	28.4	28.4	28.4
	Combined	148	38.5	38.5	66.9
	Extended	127	33.1	33.1	100
Family Size	Less than 2	8	2.1	2.1	2.1
	3-4 members	86	22.4	22.4	24.5
	5-7 members	174	45.3	45.3	69.8

	8 and above	116	30.2	30.2	100
Monthly Income (₹)	Less than 10,000	55	14.32	14.32	14.32
	10,001-20,000	95	24.74	24.74	39.06
	20,001-30,000	75	19.53	19.53	58.59
	30,001-40,000	80	20.83	20.83	79.43
	40,001-50,000	61	15.89	15.89	95.31
	50,001 and above	18	4.69	4.69	100

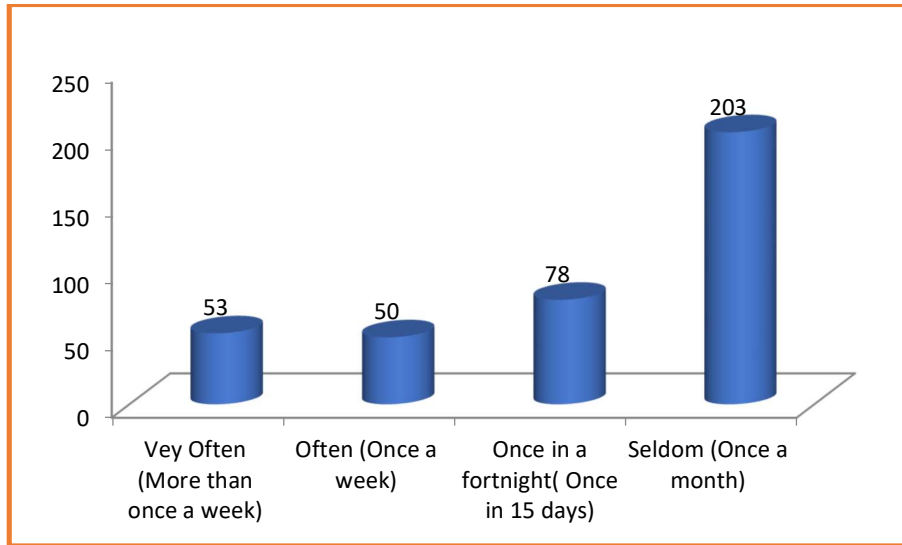
Frequency of online Purchase:

Purchase frequency describes the number of times that consumer purchase within a specified period of time. This information is crucial in helping to understand consumer retention rate, consumers buying behaviours, and even the degree to which they are satisfied. From the Table-4.9 It was clear that 13.8 percent of the consumers purchase online very often more than once in a week, followed by 13 percent of consumers purchase once in a week, 20.3 percent of consumers purchase once in fifteen days, and 52.9 percent of consumers purchase online once a month. The same information also presented in the Figure 4.15

Frequency of purchase online by the consumes in the study area

Frequency of Purchase	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Vey Often (More than once a week)	53	13.8	13.8	13.8
Often (Once a week)	50	13	13	26.8
Once in a fortnight (Once in 15 days)	78	20.3	20.3	47.1
Seldom (Once a month)	203	52.9	52.9	100
Total	384	100	100	

Frequency of purchase online by the consumes



Justification for acceptance / rejection of hypotheses

Null Hypothesis	Discussions and Justification	Final Result
There is no significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand.	A statistically significant difference in the Frequency of Online Shopping scores between the four different Blocks was found using the Kruskal-Wallis H test $\chi^2 = 47.084$, Df = 3, p = 0.000).	Null Hypothesis is rejected
There is no association between gender of consumers and online shopping decision of the rural consumers	The Chi-square results $\chi (2) = 43.706$, p = .000 suggests that there is statistically significant association between Gender and frequency of purchase. These results are validated by the moderately significant	Null Hypothesis is rejected

	value of Cramer's V, which is 0.337. This suggests a relationship between gender and frequency of shopping.	
There is no association between age and online shopping of the rural consumers.	The chi square statistic has a value of 63.096. The p-value (.000) can be found in the same row as the column labelled "Asymptotic Significance (2-sided)". The null hypothesis, which states that the two variables are independent of one another, is rejected in this instance because the p-value is less than the conventional alpha value. The above-discussed Chi-square results are validated by the weak yet significant value of Cramer's V, which is 0.234.	Null Hypothesis is rejected
There is no association between education and online shopping of the rural consumers	The chi square statistic has a value of 55.072. The p-value (.000) can be found in the same row as the column labelled "Asymptotic Significance (2-sided)". The above-discussed Chi-square results are validated by the weak yet significant value of Cramer's V, which is 0.219.	Null Hypothesis is rejected
There is no association between income of consumers and	The chi square statistic has a value of 128.449. The p-value	Null Hypothesis is rejected

<p>online shopping of the rural consumers</p>	<p>(.000) can be found in the same row as the column labelled "Asymptotic Significance (2-sided)".</p> <p>Cramer's V has a moderately significant value of 0.334, which supports the results of the Chi-square analysis that was previously presented.</p>	
<p>There is no significant impact of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers</p>	<p>The chi-square (χ^2) statistics with 540 degrees of freedom according to the Bartlett's test of sphericity results is 19107.138. At the 0.05 level, or $p < 0.05$, this value is significant.</p> <p>Only variables having a communality value of 0.6 or higher are reported in this study; variables with a value below this threshold were excluded.</p> <p>Factors with an eigenvalue larger than 1.0 have been selected. The cumulative variance explained variance was 85.485% for the five components with Eigen Values greater than 1.0.</p>	<p>The study's findings indicate that, of the 44 variables that were observed, 30 had factor loading values greater than 0.6, meaning that they were kept in the input vector using the Kaiser Normalisation criteria. The other 14 variables were deleted since their factor loading values were less than 0.6.</p> <p>Five Principal components were formed as an indicator of personal benefits, product, promotion, social group, and website features through the further dimension reduction of numerous indicators.</p>

9 Results, Discussion and Conclusive Remarks

In this inquiry, we have employed the factors whose eigen value is greater than 1.0. Eighty5.485% of the variance was explained overall, and five components had Eigen Values larger than 1.0. Based on the investigation, we selected the first five primary components: website characteristics, social group, promotion, and personal benefits product.

The experiment had been processed using factor analysis for the 44 variables observed for the study . Therefore, the research suggests that in order to reflect the personal benefits, product, promotion, social group, and website features, five basic components were created by further lowering the dimensions of various indicators. These are the variables that influence rural consumers' decisions to make online purchases, per the research.

Perceived risk among rural consumers is influenced by factors such as lack of acquaintance with technology, concerns about product quality, and fear of financial loss. Positive reviews, safe payment gateways, and company reputation are among the trust indicators that rural shoppers look for.

Discussion

The study examined at how rural consumers used the internet to shop and discovered subtle patterns in the factors influencing their decisions. Following a thorough examination, the study concluded that personal advantages, product traits, promotional activities, social impact, and website features were the five key criteria that were significant in determining the online purchase behaviour of rural consumers. These components, which provide a comprehensive picture of the key factors impacting rural consumers' decisions to make online purchases, were produced by merging various indicators.

In addition to its practical implications, the study broadens the body of knowledge on consumer behaviour and e-commerce by offering insights on a segment of the population that hasn't gotten much attention: rural consumers. The research improves our knowledge of consumer decision-making processes in the context of digital commerce by empirically examining the factors influencing customers' online shopping behaviour and identifying the importance of perceived risk. Further research could build on these findings by looking into additional factors such as cultural influences, infrastructure constraints, resource availability, and information accessibility that affect rural customers' online purchasing behaviours.

The study's conclusion highlights the importance of understanding the unique characteristics of rural consumer marketplaces in order to affect consumers' online buying behaviour. Companies and decision-makers may unleash the enormous potential of electronic commerce in rural areas, driving economic growth and fostering fair development, by identifying important elements and resolving difficulties related to perceived risk.

Conclusive Remarks

The factors influencing rural consumers' online buying behaviour are thoroughly examined, with a particular emphasis on five crucial dimensions: product, promotion, social group, website features, and personal benefits. The research emphasizes the importance of personal benefits as a critical factor influencing rural consumers' internet buying behaviour. The decision-making process has been influenced mostly by the time- and convenience-saving features of internet buying. The research reveals that rural customers give significant weight to product quality, authenticity, and relevance to their unique needs. This thesis examines a number of different topics, one of which being the influence of social groups on rural residents that how peer recommendations, family relationships, and community influence shape consumer preferences.

10 Research Contributions

The study emphasised how important website features are in facilitating or obstructing online transactions in rural areas. Three essential components must be prioritised in order to improve the user experience for rural customers: support for vernacular languages, streamlined user interfaces, and personalised content. The findings highlighted how crucial it is for digital platforms to consider the unique needs and preferences of rural users when designing their user interfaces in order to encourage participation in the digital economy.

The practical implications of this research are extensive, particularly for businesses aiming to use the untapped potential of rural markets. Plans for marketing that are tailored to the requirements and preferences of rural consumers can be informed by the information provided. To establish a significant presence in rural areas, e-commerce platforms can use the data to develop marketing that is specific to the area, enhance user interfaces, and promote community involvement. Given that rural areas are turning into a more and more significant market for online retailers, understanding the unique characteristics and preferences of rural consumers is essential to creating strategies that successfully serve this market.

By obtaining a thorough understanding of the factors that influence online purchasing behaviour and resolving implementation barriers, interested parties can take advantage of the potential of electronic commerce to advance fair development and raise living standards in rural regions. Ultimately, this study contributes to our understanding of consumer behaviour and provides stakeholders trying to navigate the quickly evolving landscape of rural internet purchasing with helpful information.

11 Limitations of Research

In this work, we employed a convenience sample strategy due to practical constraints. This facilitated the collection of data, but it limits the generalizability of our findings. Future research may look into more trustworthy sampling techniques.

One potential source of bias in self-reported questionnaires is prejudice. Our findings may be impacted by the fact that respondents' accuracy of the information they submitted isn't always dependable. Combining quantitative data with information from qualitative interviews may increase the validity of the data. The timeframe for the research placed restrictions on the extent of our analysis. Extended research would allow for more in-depth analysis and confirmation of our hypotheses. The findings' potential for generalisation may have been hampered by the fact that this study was limited to a specific region. Further researchers should consider making cultural comparisons.

12 Scope of Future Work

The research would provide insight into the intricate relationships between Personal Benefits, Product, Promotion, Social Group, and Website Features in rural locations, which would significantly advance the academic discussion on online purchase behaviour. The findings not only advance our theoretical knowledge of consumer behaviour, but they also offer helpful guidance to businesses navigating the complex and diverse markets that rural locations offer.

It is more than just an academic pursuit to understand the elements influencing rural residents' online purchasing habits; doing so is crucial to promoting equitable economic growth, bridging the digital divide, and empowering those who have been left out of the digital revolution for far too long.

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