

A Study of Online Shopping Behaviour of Rural Consumers

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March, 2024

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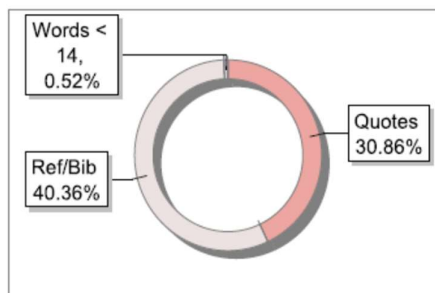
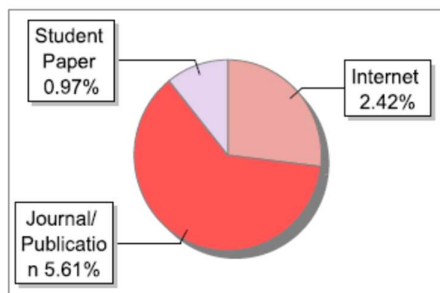
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ABSTRACT

According to a report published by the Internet and Mobile Association of India (IAMAI) and consultancy firm Kantar, there will probably be more internet users in rural India than in urban areas by 2025. In contrast to their urban counterparts, rural consumers still have a relatively low penetration and frequency of internet buying. The final users of goods and services provided in rural markets—defined as places with sparse populations and restricted access to metropolitan conveniences—are known as rural consumers. In many nations, particularly developing ones like India, where they make up 65% of the population and more than half of consumer spending, rural customers represent a sizable and important market segment (Hodgson, 2021). Rural and urban consumers differ in terms of requirements, interests, habits, and traits, all of which have an impact on how they purchase online. The purchasing habits of rural and urban customers differ due to a range of factors, including income, occupation, lifestyle, media consumption, social influence, and migration. To fully capitalize on this market, marketers must thus comprehend the shopping habits of rural consumers and adjust their strategy accordingly. 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.

The state of Jharkhand was the focused area of the study. The study covers twenty-eight villages spread across fourteen blocks in the four districts namely Palamu, Garhwa, Giridih and Gumla taking into account the viability of data collection. According to Cochran (1977) formula, a sample of 384 internet users were selected as a sample for data collection based on convenience and snowball sampling technique. The research covered more than just the market factors such as Product and its availability, reasonable price, promotion but also Personal, Social and environmental factors namely, gender, level of education, socioeconomic background, geography, social status, traditions comparisons, customer service, an easy-to-use interface, time, and a wide range of options are some of these elements.

The research methodology of this study is descriptive in nature, as it examines the primary factors influencing the online purchase behaviour of rural consumers. Following data collection, the data were edited, coded, checked for outliers, and statistically analysed using SPSS and MS-Excel. Frequency tables were utilised to explain the formation of the sample in terms of their demographic characteristics. In descriptive statistics Standard deviation, Mean, Simple Percentage, T-Test, Chi-square test, Kruskal-Wallis H test, ANOVA, Principal Component Analysis, Confirmatory Factor Analysis etc. were used in addition to measures of central tendency and variation.

A pilot study was carried on over sixty respondents who participated in this study, with fifteen coming from each of the four districts. The Cronbach alpha test was used to conduct an initial reliability analysis of the survey instrument. For primary data collection, a structured questionnaire was used, and data was taken straight from sources. These Responses were gathered during the deliberately scheduled client meeting. Secondary data for the study were acquired from government papers and publications, books, periodicals, conference proceedings, journals, and presentations.

As stated in the research study, to be able to represent the social group, product, promotion, personal benefits, and website features, five primary components were created by reducing the dimensions of various indicators. Rural consumer's perceptions of risk are shaped by things like their lack of acquaintance with technology, their worries about the quality of the products they buy, and their fear of losing money. Among the trust indications that rural consumers seek for are company reputation, trustworthy payment gateways, and positive reviews.

The study emphasized how important website features are in facilitating or obstructing online transactions in rural areas. Three essential components must be prioritized in order to improve the user experience for rural customers: support for vernacular languages, simplified user interfaces, and personalized content. The practical ramifications of this research are extensive, particularly for businesses aiming to use the untapped potential of rural markets.. 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.

Keywords: Rural Market, Rural Consumers, Online Shopping, Shopping behaviour, Online purchase Decision.

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CHAPTER – I

INTRODUCTION

1 INTRODUCTION

1.1 Overview

Online shopping has been growing in popularity over the past several years for a variety of reasons. First off, it gives customers convenience and time savings. Online purchasing eliminates the need for in-person shopping trips, parking lot hassles, and time-consuming product searches. To find what you desire to buy online and have it delivered directly all you have to do to get it to your door is use your smartphone or computer. Second, online shopping provides a broad selection of goods and services at affordable pricing. Discounts, deals, and promotions that are not available in physical locations are frequently offered by online retailers. Thirdly, it is possible to shop online from any location. As long as you have access to the internet, you can shop from anywhere in the globe. Finally, for shoppers across worldwide, online buying has changed the game. For those who reside in rural areas or have limited access to technology and the internet, it has improved access to the convenience of purchasing.

Rural consumers are no exception to the current rise in popularity of online shopping. Rural consumers' online buying habits, however, are influenced by a number of elements, such as perceived risk and trust, availability, cheap pricing, promotions, comparisons, customer service, user-friendly interface, time, and range of options. The purpose of this research is to identify the variables that affect rural consumers' internet shopping decisions. Businesses can create effective marketing strategies to enhance the business and raise consumer satisfaction and delight by comprehending these factors.

1.2 Rural India

“India Lives in villages”, this was a golden statement often quoted by Mahatma Gandhi, many decades ago.

Ironically, the data appears to be consistent after almost 70 years. A great majority of Indians still reside in their villages today. Despite the substantial migration from rural areas in India, over 68% of the population still lives in rural areas. (Census of India, 2011).

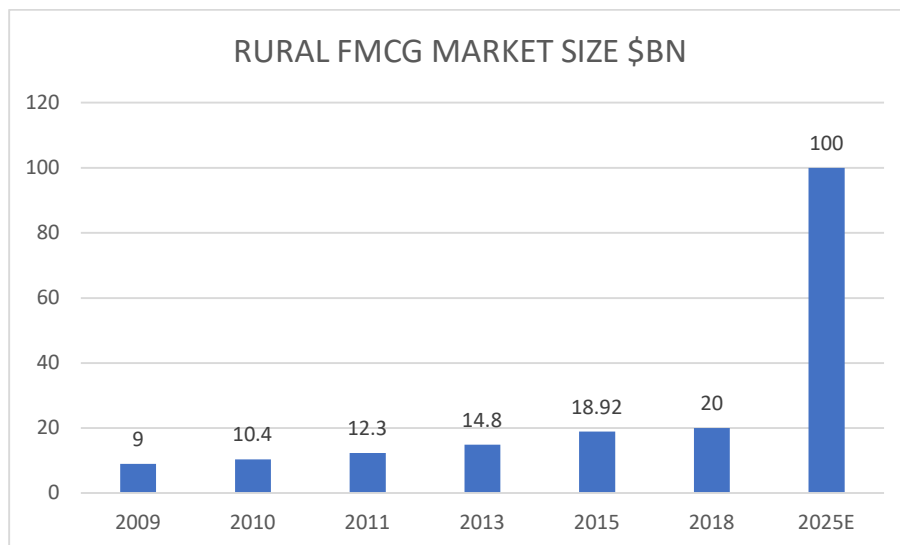
According to the socioeconomic census data (2011), about 73% of households were located in rural areas. India's development strategy, however, have been heavily focused on

metropolitan areas. Future growth has always been predicted by cities. But, in recent decades the situation has witnessed a paradigm shift.

There are 640867 villages located in India, which is a huge opportunity and a challenge at the same time (Census of India, 2011). Rural prosperity and the resulting rise in rural demands present an opportunity. These 833 million customers, or 68.8% of the population, live in villages, which account for approximately half of the nation's Gross Domestic Product (GDP) (Kapur et al., 2014).

Over 50% of Indian consumption occurs in rural areas, where over 70% of the country's population resides. By 2025, it is predicted that 63% of India's population will still reside in rural areas, despite rising urbanisation and migration (Kashyap, 2012). The consumer products market is projected to reach \$100 billion by 2025 (Kapur et al., 2014), with consumption in rural areas expanding at a rate 1.5 times that of metropolitan areas. In the Indian FMCG sector, rural areas present the greatest potential for expansion (Figure 1.1).

Figure 1.1 Indian Rural FMCG Market Size



Source: <http://www.ibef.org/industry/indian-rural-market.aspx>

1.2.1 Definition of Rural

Different government organisations, like the Reserve Bank of India and the Census of India, have their different definitions of what constitutes rural areas. The most popular term, the Census definition, doesn't specify what constitutes a rural area but rather specifies what it doesn't constitute. Rural marketplaces are defined uniquely by private businesses. They adhere to the strategy that is practical and meets their needs.

Because different public and commercial organisations have varied definitions of rural India, there is a lot of inconsistency in these definitions. (Satyam and Aithal, 2017).

Table 1.1 Definitions of Rural

	Definition of Rural
Census of India	Town- Areas which satisfy the following criteria: 1. Minimum population ≥ 5000 2. Population density $\geq 400/\text{sq. km.}$ 3. 75% of the male population engaged in non-agricultural activities. Rural- All other areas which can't be defined as a town.
Reserve Bank of India	Locations with population up to 10000 will be considered rural.
NABARD	All locations irrespective of villages or town, up to a population of 10,000 will be considered as rural
Planning Commission (Niti Aayog)	All locations irrespective of villages or town up to a population of 10,000 will be considered as rural.

(Source: Census, RBI, NABARD, Planning Commission)

Additionally, it is difficult to contact the consumers in these geographically dispersed settlements. According to Satyam and Aithal (2017), most periodic markets are scattered throughout rural areas and can be helpful in alleviating the last-mile distribution issues that rural hinterlands face. Regular marketplaces are essential socioeconomic elements of the rural environment. The majority of commercial activity among rural residents are conducted through unofficial market places like sporadic markets. The periodic market plays a key role in bridging the social and economic divide in rural areas and integrating agri-centric societies with local and global socio-economic systems.

1.3 Rural Environment

Rural marketing is a significant segment of the Indian economy, and its importance is increasing every day. According to the Census of India, around 68% of the Indian population lives in rural areas, which highlights the huge potential for rural markets. In order to understand the rural marketing environment, it is //essential to analyze the various factors that impact it.

1.3.1 The PESTLE Environment analysis

The PESTLE analysis is a tool that helps in analysing the macro-environmental factors that affect a business. This section discusses the PESTLE analysis of the rural marketing environment in India.

The rural marketing environment in India is influenced by various factors, including the political, economic, social, technological, legal, and environmental factors. The PESTLE analysis helps in understanding these factors and their impact on rural markets. The government's initiatives, such as the /NRLM and PMGSY, have played a crucial role in improving the infrastructure in rural areas. The economic environment, driven by agriculture, has a major effect on rural markets. The cultural and social factors in rural areas influence the buying behaviour of the rural population. The increasing penetration of technology in rural areas has created new opportunities for marketers. The legal environment provides protection to rural consumers, while the environmental environment emphasizes sustainable practices. Understanding these factors is essential for marketers to effectively tap into the potential of rural markets in India.

Political Environment:

The political environment plays a crucial part in the growth of rural markets in India. The government's policies and regulations can either support or hinder the growth of rural markets. The Indian government has taken several initiatives to support rural marketing, such as the National Rural Livelihood Mission (NRLM) and the Pradhan Mantri Gram Sadak Yojana (PMGSY). The NRLM aims to reduce poverty by promoting self-employment and entrepreneurship opportunities in rural areas. The PMGSY aims to provide all-weather road connectivity to unconnected villages in the country. These initiatives have helped in improving the infrastructure in rural areas, which has boosted the rural economy.

Economic Environment:

The economic environment is an important factor that affects rural markets. The rural economy is heavily dependent on agriculture, and any changes in the agricultural sector can have a noteworthy effect on rural markets. The Indian government has introduced several schemes to support the agricultural sector, such as the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the e-NAM (National Agricultural Market) platform. The PMFBY is an

insurance scheme that provides financial protection to farmers in case of crop failure. The e-NAM platform aims to create a unified national market for agricultural commodities, which will benefit both farmers and buyers.

Social Environment:

The social environment plays a crucial role in the development of rural markets. The rural population has its own unique set of social and cultural factors that impact their buying behaviour. For instance, in rural areas, the extended family system is prevalent, which means that the purchasing decisions are influenced by the opinions of family members. Moreover, the literacy rate in rural areas is low, which means that marketers have to adopt a different approach to communicate with the rural population. Marketers need to use simple language and visuals to convey their message effectively.

Technological Environment:

The technological environment is an important factor that affects rural markets. The penetration of technology in rural areas has been increasing over the years, which has created new opportunities for marketers. For instance, the increasing use of smartphones in rural areas has made it easier for marketers to reach out to the rural population. Moreover, the increasing availability of internet connectivity in rural areas has created new opportunities for e-commerce companies to tap into the rural market. However, the technological infrastructure in rural areas is still not as developed as in urban areas, which means that marketers need to adopt a different approach to reach out to the rural population.

Legal Environment:

The legal environment is an important factor that affects rural markets. The government has introduced several laws and regulations to protect the interests of rural consumers. For instance, the Consumer Protection Act, 2019, provides a legal framework for protecting the rights of consumers in rural areas. The act provides for the establishment of consumer courts at the district, state, and national levels to resolve consumer disputes. Moreover, the government has also introduced several laws to regulate the sale of agricultural inputs, such as seeds, fertilizers, and pesticides, to ensure that farmers get access to good quality inputs.

Environmental Environment:

The environmental environment is an important factor that affects rural markets. The rural economy is heavily dependent on natural resources, such as land, water, and forests. Any changes in the environment, such as climate change or deforestation, can possess a noteworthy influence on the rural economy. Moreover, the government has also introduced several initiatives to promote sustainable agricultural practices in rural areas. For instance, the government has promoted organic farming and the use of renewable energy sources in rural areas.

1.4 Understanding the rural Market

When it comes to its financial and practical characteristics, rural India is not quite the same as metropolitan India. Individuals in rural areas differ from those in urban areas in terms of characteristics like consumption and buying habits. The rural economy in India has been radically altered as a result of globalisation. The demand in rural areas has also significantly shifted. Knowledge of the state of affairs is crucial for understanding these developments in rural areas. To effectively manage rural customers, producers must significantly alter the size and usage of consumables and durables. The subheadings that follow will provide insight into the Rural Indian Scenario.

India is a huge country with a population of 1210 million people, of which 6,38,000 villages house 68.85% of the total. This area—often referred to as the "Base of the Pyramid"—is a great market for manufacturers. The corporations make more money from the rural market because it is a larger one. More than half of the businesses of corporate revenue comes from rural markets.

Table 1.2 Population growth of India in Rural and Urban (from 1901 to 2011)

Year of Census	Population of India (in Lakhs)			Decade Growth Rate
	Rural	Urban	Total	
2011	8334.6	3771.6	12105.6	17.07
2001	7416.6	2853.6	10270.2	21.34
1991	6286.9	2176.1	8463	23.86

1981	5238.7	1594.6	6833.3	24.66
1971	4390.5	1091.1	5481.6	24.8
1961	3602.9	798.4	4392.3	21.64
1951	2986.5	624.4	3610.9	13.31
1941	2745.1	441.5	3186.6	14.22
1931	2455.2	334.6	2729.8	11
1921	2232.3	280.9	2513.2	-0.31
1911	2261.5	259.4	2520.9	2.3
1901	2125.4	258.5	2383.9	-

(Source: Census of India, 2011)

Even while the proportion of rural residents to the overall population appears to be declining, the rural population is actually growing faster than the urban population in absolute terms. The Indian marketers of durable and consumable services and goods can take advantage of this population growth.

1.4.1 India's village distribution

Since the urban population is much more concentrated than the rural population, which is dispersed over much larger areas, it is simpler to meet the requirements of the urban population. Exploring the rural market is therefore made more difficult. The distribution of villages in India is present in Table no. 1.3.

Table 1.3 Village distribution in India

Population	No. of Villages	Percentage to Total
< 200	114207	17.9
200 to 499	155123	24.3
500 to 999	159400	25
1000 to 1999	125758	19.7
2000 to 4999	69135	10.8
5000 to 9999	11618	1.8
> 10000	3061	0.5
Total	638302	100

(Source: Census of India, 2011)

It was clear from the figure above that there are 638302 villages that make up the population of rural areas. About 42% of these communities have fewer than 500 residents. Thus, it may be said that there are disparities in the population distribution between settlements.

1.4.2 Pattern of rural occupation

Because of rural population's income is based upon their nature of occupation, their spending pattern is largely influenced by the occupation. As a result, the nature of the rural population's occupation has an impact on their purchasing power.

Table 1.4 Occupational pattern of rural households in India

Occupation Pattern	Proportion of rural population
Agricultural	50
Agricultural Labour	27
Own Business	10
Non- Agricultural Labour	9
Salaried	2
Not employed gainfully	2
Total	100

(Source: T.P Gopaldaswamy, 2009)

For the majority of people, agriculture and related activities make up their primary occupation. As a result, the viability of farming and its supporting industries heavily influences the purchasing power of the rural people.

1.4.3 Income Generation Sources

Income generation and employment patterns are interconnected. The nature of consistency and seasonality in income generation is specified by the sources of income. The rural population's income sources are shown in Table 3.5.

Table 1.5 Income generation sources of rural Indian households

Income source	Percentage
Agriculture	59
Agricultural wages	16
Business	09
Non agriculture wages	07
Salaries	03
NRI's	02
Others	04
Total	100

(Source: T.P Gopaldaswamy, 2009)

Agriculture and related activities provide the rural inhabitants with about 70% of their income. Because the monsoon and other meteorological factors have an impact on agriculture, their demand for goods and services is likewise cyclical. Hence, it is clear that the rural population's purchasing power is similarly cyclical.

1.4.4 Consumption and expenditure

A further indicator for manufacturers to sell their extensive range of goods in rural India is the per capita monthly consumption and expenditure. It is the capacity for purchase of rural customers that determines the price which is affordable to them. Their range of purchases is also influenced by their purchasing power capacity.

1.5 How rural market is different from urban markets?

In today's globalized economy, market segmentation is essential to shape the business strategies. Understanding the differences between rural and urban markets is of utmost importance for marketers and strategic decision-makers as well. In the field of marketing and consumer behaviour, comprehending the disparities between rural and urban markets is vital for businesses and policymakers. The purpose of this section is to delve into the distinctive characteristics of rural and urban markets, providing insights for researchers and practitioners. This analysis draws upon a range of scholarly sources and references to facilitate a thorough understanding of the topic.

Demographic Factors: Demographic factors significantly influence the nature of rural and urban markets. Smaller populations, lower population densities, and a higher concentration of agricultural activity are characteristics of rural areas. (Census Bureau, 2010). Demographic factors play a crucial part in forming the nature of rural and urban markets. Rural areas typically possess fewer population, reduced population densities, and a higher proportion of residents engaged in agriculture (World Bank, 2020). Conversely, urban areas are marked by higher population density, diverse demographics, and an increased diversity of economic pursuits (Henderson, 2010).

Infrastructure and Connectivity: Infrastructure serves as a noteworthy differentiator between rural and urban markets. Urban areas usually benefit from well-developed physical infrastructure, including transportation networks, advanced communication systems, and adequate access to basic amenities (World Economic Forum, 2020). Conversely, rural areas

often face challenges related to limited connectivity, inadequate transportation options, and technological disparities (OECD, 2020). These discrepancies can impact the availability and delivery of products and services.

Socio economic Factors: Socio economic factors significantly influence consumer behavior and purchasing power in rural and urban markets. Urban areas tend to exhibit better work opportunities and higher income levels, and increased consumer spending (World Bank, 2021). In contrast, rural areas may face economic constraints, lower income levels, and a higher dependency on agricultural income (OECD, 2020). These variations affect the demand for products and services, pricing strategies, and marketing approaches.

Consumer Preferences and Buying Behaviour: Consumer preferences and buying behaviour diverge significantly between rural and urban markets. Rural consumers often prioritize traditional values, rely on interpersonal communication, and exhibit stronger community ties (Kumar & Rajan, 2021). Urban consumers, conversely, are exposed to a wider range of choices, place emphasis on convenience, and display greater receptiveness to digital marketing and e-commerce (Cunningham & Gerlach, 2020). Understanding these preferences is crucial for effective market segmentation and targeted marketing campaigns.

Marketing and Distribution Challenges: Distinct marketing and distribution challenges arise in rural and urban markets. In rural areas, limited retail infrastructure, dispersed populations, and poor road connectivity can present hurdles in reaching consumers (Srivastava, 2021). Moreover, cultural and linguistic barriers, along with the presence of local intermediaries, can complicate marketing efforts (Biswas, 2021). Urban markets, despite being more accessible, are characterized by intense competition, high advertising clutter, and a need for innovative marketing strategies to stand out (Fournier & Avery, 2020).

Gaining insights into the disparities between rural and urban markets is essential for effective market segmentation and targeted marketing strategies. By recognizing the distinctive characteristics, marketers can adapt their approaches to meet the specific needs, preferences, and challenges of each market segment. Policymakers can also utilize this knowledge to devise interventions and policies that promote equitable economic development across rural and urban areas.

1.6 Features of rural market

On a worldwide basis, rural India has emerged as one of the greatest markets to be accessed. The rural market is increasingly recognized as a potential sector that has attracted marketers' attention.

Over the previous 11 years, spending on consumption in rural areas has grown beyond that in metropolitan areas. The average monthly consumer spending per person in rural areas jumped by 164% from ₹1,430 in 2011–12 to ₹3,773 in 2022–2023. (Magazine, 2024). Rural road infrastructure has advanced significantly, with 3.74 lakh km of new roads built since 2014. (Ministry of Information and Broadcasting, 2024). India's overall tele-density as of November 2023 is 84.97%; urban tele-density is 133.36%, while rural tele-density is 58.40%. (TRAI, 2023) and access to mass media via television. Increased household electricity has opened up rural markets for durable goods.

The rural market's prospects are even more promising. Future income estimates are quite favourable, implying that the current income pyramid will actually change shape to a diamond as the fraction of the poor earning less than USD 1 per day decreases dramatically over the next decade to nearly half. The majority of rural residents will earn between \$1 and \$5 per day, with the share of those earning more than \$5 per day tripling. India's rural areas are rapidly transforming from poverty to riches. For marketers, the rural population at the peak of the income pyramid earning more than USD 5 per day per capita has considerable promise of opportunity.

Over the past ten years, there has been a rise in purchasing power, additionally the desire for and availability to new items and brands. Rural infrastructure, literacy, mobile and television penetration, and agricultural cash crop revenues are all predicted to improve dramatically over the next decade. If everything goes according to plan, India would be the world's third largest consumer economy by 2030.

1.7 THE EVOLUTION OF RURAL MARKETING INDIA

The evolution of Rural marketing in India can be divided broadly into four phases:

1.7.1 Phase I (Prior to the 1960s)

Before the decade of 1960s, rural marketing refers to the sale of rural goods in both rural and urban locations, as well as agricultural supplies in rural markets. Agricultural marketing was thought to be synonymous with it. Agricultural products including food grains, as well as industrial inputs like cotton, oilseeds, and sugarcane, were the main items sold at this time. Traditional farming practices were used in agriculture, and the rural economy was in its infancy. Agricultural marketing had limited potential. The marketing of clay and metallic utensils, agricultural tools (ploughs, bamboo baskets, etc.), ropes, and timber products (bullock carts, window and door frames) by skilled rural artisans (blacksmiths, carpenters, potters) received little attention. This was an unorganized market completely.

1.7.2 Phase II (1960s–1980s)

The Green Revolution transformed rural India by introducing modern farming methods. Better irrigation, the application of fertilizers, insecticides, and high-yield variety seeds, as well as implements like as tractors, harvesters, power tillers, sprinklers and pump sets, resulted in a substantial increase in agricultural productivity, transforming the fundamental substance of rural markets. The government launched the White Revolution with the goal of achieving milk self-sufficiency. Producing and packaging milk in rural regions through producer and farmer cooperatives and transporting processed milk to urban areas and demand centers was the cornerstone of the government's dairy development agenda. The establishment of producer and farmer cooperatives was crucial in institutionalizing the milk production, packaging and processing.

A new field emerged: agricultural input marketing. Companies like Mahindra & Mahindra, Escorts, Eicher, Shriram Fertilisers (now DCM Shriram Consolidated Ltd), and Indian Farmers Fertiliser Cooperative Limited arose during this time (IFFCO). Rural product marketing received a lot of attention during this time, thanks to organisations like the KVIC (Khadi and Village Industries Commission), bunkar (weaver) societies, and handicrafts emporia. The government's encouragement of village industries through exhibitions and 'Gram Shree Melas' and 'shilp Melas' resulted in a considerable inflow of products such as handicrafts, handloom fabrics, leather products, and other items into metropolitan markets. During this time, a few FMCG companies began to build a rural distribution network. Nirma

was the first business to start and make items for people in rural areas in 1970. Additionally, firms making home appliances like Usha, Philips, and Murphy received little attention.

1.7.3 Phase III (1990s–2000)

India's industrial sector grew stronger and more developed starting in the 1990s. The emergence of a new service industry symbolized the change from an agricultural to an industrial civilization. While this was happening, socioeconomic advancement was accelerated by increased federal and state government Plan expenditures for rural development and for enhancing local administration. By injecting competition into the markets, economic reforms also expedited the process. These factors collectively contributed to the expansion of rural markets for household durables and consumables. In this stage, the majority of businesses (both Indian and foreign) started discovering the immense potential of rural markets as a result of urban market saturation. Phase III saw the beginning of rural marketing's relevance, and Phase IV saw the government's pro-rural measures and the entry of multinational and Indian firms with products specifically designed for rural markets take center stage.

1.7.4 Phase IV (After 2000)

Rural marketing has become a priority for the majority of international and Indian firms as a result of the demonstrated success of marketing concepts like Project Shakti and e-Choupal. Since businesses that had long served the urban markets have started making plans to enter the rural market, rural marketing has taken center stage. In addition to making plans for increased exposure, a number of fast-moving consumer goods (FMCG) businesses, including Hindustan Unilever, Godrej Consumer Products, Dabur, Marico, and ITC, have engaged individuals from rural and small-town locations to forge links with the community. Companies that manufacture durable goods, like LG and Samsung, have a rural focus. By releasing additional models at competitive prices, automakers like Maruti, Bajaj and Hero Honda are preparing for a significant initiative in rural India. Other businesses, like GE, Microsoft, Honeywell, Intel Shell Foundation, and HPCL, want to release novel products for rural areas that make use of affordable technologies. Reliance has mobile connectivity and has penetrated the rural sector. Additionally interested in the market are private insurance companies. The government is actively working to expand the rural market. After 2000, there was a significant increase in the focus on government efforts such farm loan waivers, job

programmes, and rural infrastructure development programmes. These programmes make an effort to close the wealth and poverty gap. A sizable rural consumer is available, willing to spend, and curious about novel goods and services.

1.8 Indian Companies and their rural Market share

The Indian rural FMCG market was worth approximately 110 billion dollars in fiscal year 2020. (Statista, 2023). This industry made up 45% of the nation's FMCG market and had recently had strong growth rates. Spending on items other than food has clearly increased as income levels rose.

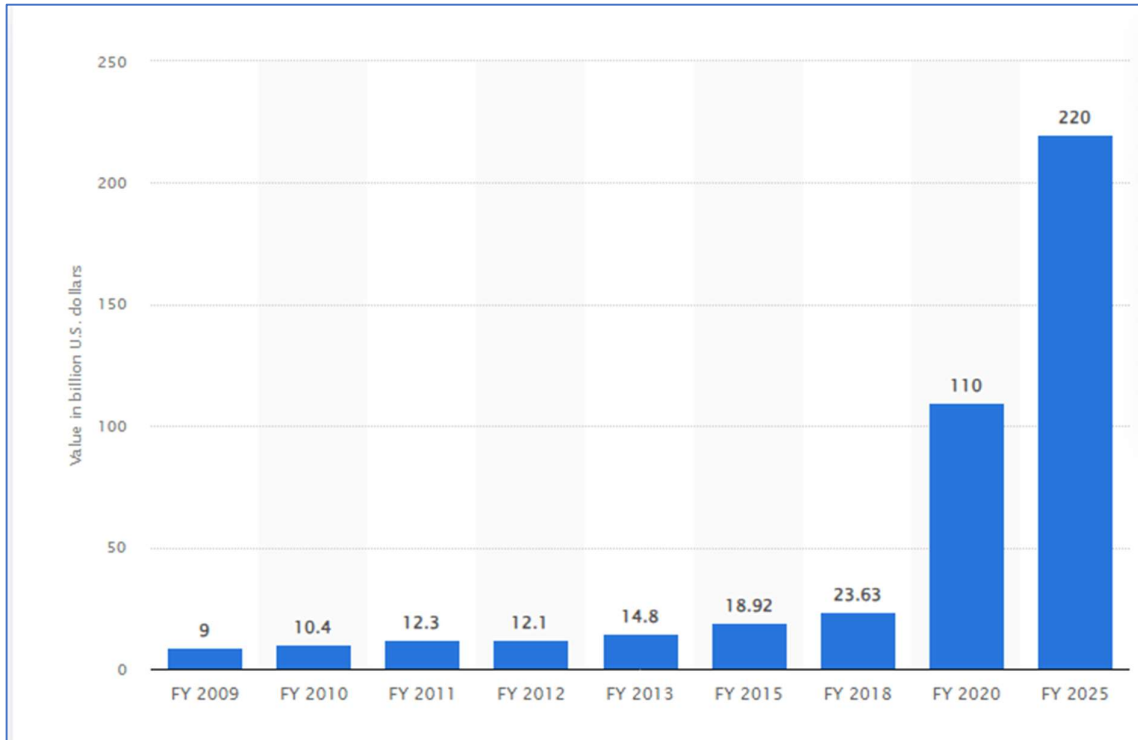
The rural market of India is a huge and untapped opportunity for many companies across various sectors. The rural economy contributes to nearly half of the country's GDP and employs 68% of the total workforce (Indian Rural Market, IBEF, 2013). The rural consumption per person has increased by 19% yearly between 2009 and 2012, higher than the urban consumption (Jain P, 2022). Moreover, the rural areas have witnessed significant improvements in physical and digital infrastructure, connectivity, and government policies in the last decade (Indian Rural Market, IBEF, 2013). These factors have enabled many companies to innovate and customize their products and services to suit the needs and preferences of the rural consumers.

1.8.1 FMCG Sector

The fast-moving consumer goods (FMCG) sector is one of the most prominent sectors that has a large presence and potential in the rural market. The rural market accounts for about 34% of the total FMCG consumption in India, and is expected to grow faster than the urban market in the coming years (Chaudhary N, Beatroute, n.d.). Some of the key drivers for the growth of FMCG in rural India are:

- Rising income levels and aspirations of the rural consumers
- Increasing awareness and penetration of branded products
- Availability of affordable and smaller pack sizes
- Expansion of distribution networks and e-commerce platforms
- Government schemes such as MGNREGA, PM-KISAN, etc. that boost rural income

Figure 1.2 Growth of Indian FMCG sector



(Source: Statista, 2023)

Some of the leading FMCG companies that have a strong foothold in the rural market are Hindustan Unilever (HUL), Dabur India, ITC, Marico, etc. These companies have adopted various strategies to cater to the rural consumers, such as; developing rural-specific products and variants, such as low-cost detergents, shampoos, toothpastes, etc. Also they are leveraging local influencers and word-of-mouth advertising, such as HUL's Shakti initiative that empowers rural women as sales agents. Additionally, they are using innovative marketing channels and campaigns, such as mobile vans, haats, melas, wall paintings, etc. Finally they are partnering with farmer producer organisations (FPOs), self-help groups (SHGs), NGOs, etc. to reach out to remote areas and build trust with farmers

1.8.2 Telecom Sector

The telecom sector is another sector that has witnessed a remarkable growth in the rural market in recent years. The rural market share of telecom subscribers has increased from 41% in 2016 to 45% in 2020. The number of internet users in rural India has also surpassed that of

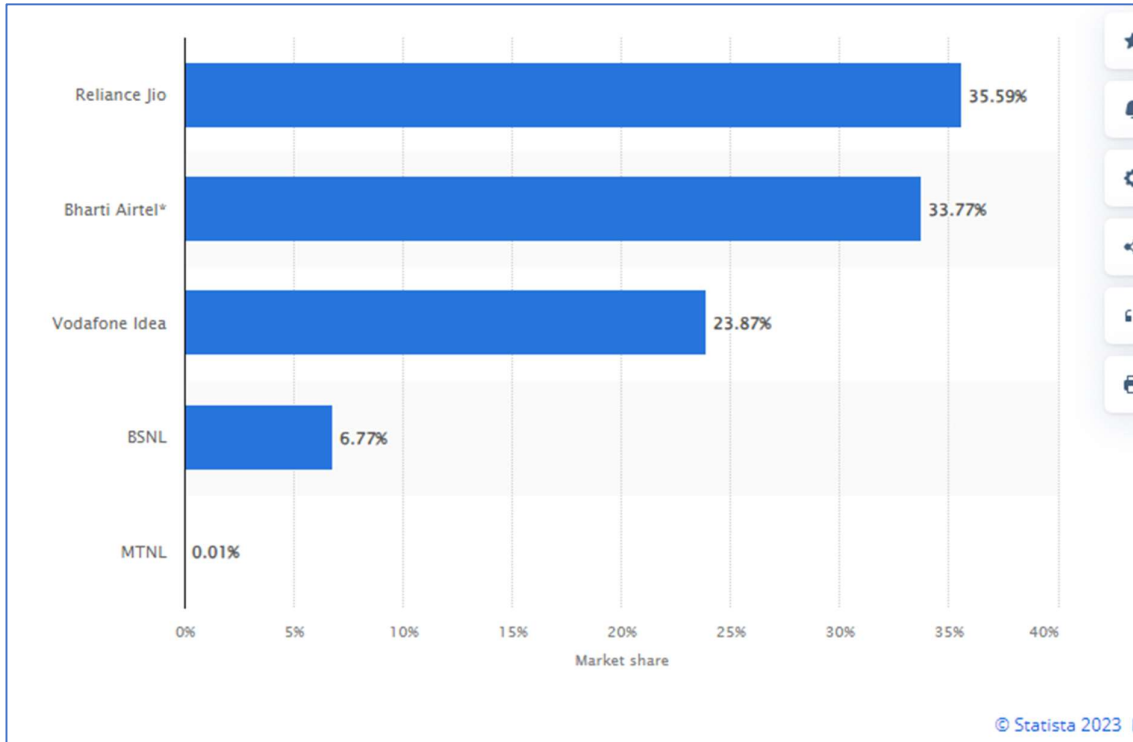
urban India in 2019 (Sun S, Statista, 2023). Some of the key drivers for the growth of telecom in rural India are:

- Reduction in data prices and availability of affordable smartphones
- Growth of digital literacy and online education due to Covid-19 pandemic
- Demand for entertainment and social media platforms
- Adoption of digital payments and e-commerce services
- Government initiatives such as BharatNet, Digital India, etc. that promote digital inclusion

Some of the leading telecom operators that have a high market share in the rural market are Reliance Jio, Bharti Airtel, Vodafone Idea, etc. These operators have adopted various strategies to attract and retain rural customers, such as:

- Offering attractive plans and bundles with voice, data, SMS, OTT services, etc.
- Expanding network coverage and quality in rural areas
- Providing value-added services such as agriculture information, health tips, financial inclusion, etc.
- Engaging with rural customers through local languages, content, and customer care
- Collaborating with FPOs, SHGs, NGOs, etc. to create awareness and adoption of digital services

Figure 1.3 Market Share of Indian Telecom Companies



(Source: Statista, 2023)

The rural market of India is a dynamic and diverse segment that offers immense opportunities for growth and innovation for various sectors. The companies that can understand the needs and aspirations of the rural consumers, and offer them relevant and affordable products and services will be able to gain a competitive edge in this market. The companies will also need to leverage technology, data, partnerships, and social impact to create value for themselves and their customers in the rural market.

1.9 Major Challenges and Issues

The rural market in India presents unique challenges and issues for businesses aiming to tap into its vast potential. Rural marketing is the process of promoting and selling products or services to the rural consumers, who constitute about 69% of India's population (Gunjan S, 2022). Rural marketing has a huge potential for growth, as rural consumers have increased their purchasing power and awareness due to economic development, infrastructure improvement, and digital penetration. However, rural marketing also faces many challenges

that need to be overcome by marketers who want to tap into this lucrative segment. Some of these challenges are:

1.9.1 Understanding the rural consumer

Rural consumers have different needs, preferences, values, and lifestyles than urban consumers. They are influenced by various factors such as culture, religion, caste, family, community, and opinion leaders. They are also more price-sensitive, quality-conscious, and brand-loyal than urban consumers. Therefore, marketers need to conduct extensive market research and segmentation to understand the rural consumer behaviour and tailor their products and communication strategies accordingly (Gunjan S, 2022) (Sachdeva S, 2023)

1.9.2 Seasonal demand

Rural demand is largely dependent on the agricultural cycle, which is influenced by factors such as monsoon, crop production, harvest season, and government policies. Rural demand fluctuates throughout the year, with peaks during festivals and occasions, and troughs during lean periods. Therefore, marketers need to plan their production, inventory, distribution, and pricing strategies according to the seasonal variations in rural demand (Gunjan S, 2022) (Sachdeva S, 2023).

Undeveloped people and underdeveloped markets

Rural India still suffers from low levels of literacy, education, health care, sanitation, and income. Rural consumers have limited access to information, awareness, and exposure to new products and services. Rural markets are also underdeveloped in terms of infrastructure, facilities, regulations, and competition. Therefore, marketers need to invest in creating awareness, educating consumers, building trust, and developing the rural markets (Gunjan S, 2022) (Kumar H, 2023).

Many languages and diversity in culture

India is a country with diverse cultures and languages. There are 22 official languages and hundreds of dialects spoken across the country. Rural consumers have different tastes, preferences, beliefs, customs, and traditions based on their regional and local identities. Therefore, marketers need to adopt a localized approach to communicate effectively with the rural consumers. They need to use local languages, idioms, symbols, and media channels that resonate with the rural audience (Gunjan S, 2022) (Sachdeva S, 2023) (Surjeet S, 2020).

Ineffective distribution channels

Rural distribution is one of the biggest challenges faced by marketers in India. Rural areas are geographically dispersed and often inaccessible by road or rail transport. The availability of transport vehicles, fuel stations, warehouses, and retailers is also limited in rural areas. Therefore, marketers need to establish efficient and effective channels of distribution that are able to the rural consumers in a timely and cost-effective manner (Admin, 2021) (Sharma A, 2021).

Inadequate media coverage

Rural media coverage is another challenge faced by marketers in India. Rural areas have limited access to mass media such as television, radio, newspapers, and magazines. The penetration of digital media such as internet and mobile phones is also low in rural areas. Therefore, marketers need to use alternative media channels such as wall paintings, folk theatre, puppet shows, haats, melas, and vans to create awareness and generate interest among the rural consumers (Admin, 2021) (Sharma A, 2021).

Warehousing problems

Warehousing is another problem faced by marketers in rural areas. Rural areas lack adequate and proper storage facilities such as godowns, cold storages, and refrigerators. This leads to wastage and spoilage of products, especially perishable ones such as food items, beverages, and medicines. Therefore, marketers need to ensure proper warehousing facilities that can preserve the quality and quantity of products in rural areas (Admin, 2021) (Sharma A, 2021).

Lack of communication facilities

Communication is another challenge faced by marketers in rural areas. Rural areas have poor communication facilities such as telephone, fax, email, and internet. This hampers the flow of information and feedback between the marketers and the rural consumers. Therefore, marketers need to improve the communication facilities in rural areas by using mobile phones, internet kiosks, community radio, and satellite communication (Admin, 2021) (Sharma A, 2021).

Limited Infrastructure Development

The inadequate development of infrastructure in rural areas poses a significant challenge for businesses. Insufficient road networks, transportation, electricity, and communication facilities hinder effective distribution and market penetration (Mishra, 2018).

Fragmented Markets and Dispersed Populations

The rural market in India is characterized by fragmented markets and dispersed populations. Businesses face the challenge of catering to diverse cultures, customs, and economic characteristics across numerous villages (Mehta & Mehta, 2018).

Infrastructure Bottlenecks

Rural markets often face infrastructure bottlenecks such as poor storage and warehousing facilities. Inadequate cold storage, warehousing, and transportation logistics increase product spoilage and decrease efficiency (Chaurasiya & Sharma, 2019).

Limited Access to Healthcare Facilities

Rural consumers face challenges in accessing adequate healthcare facilities. Insufficient medical infrastructure and healthcare services hinder market growth, as consumer spending is affected by health-related concerns (Mishra, 2018). The goal of recent initiatives has been to improve healthcare systems in isolated and rural locations. Currently, more than 77,000 HWCs offer complete primary healthcare services near rural residences. The federal government gave states assistance in controlling COVID-19 outbreaks. (Government of India, PIB, 2021)

Lack of Last-Mile Connectivity

The last-mile connectivity challenge refers to the difficulty in reaching the final consumers in remote rural areas. Inadequate transportation options and long distances increase logistical costs and affect the availability of products (Choudhary, 2019).

Pricing and Value

Price sensitivity and seeking value for money in rural markets pose challenges for businesses. Pricing products at affordable levels while maintaining quality and profitability is crucial to capture the rural consumer segment (Joshi & Rahman, 2018).

Cultural Sensitivity and Language Barriers

India's rural market is culturally diverse, with various languages, customs, and traditions. Adapting marketing strategies and overcoming language barriers are essential for effective communication and market penetration (Choudhary, 2019).

The rural market in India offers immense opportunities for businesses, but it also presents significant challenges and issues. Infrastructure limitations, low literacy levels, fragmented markets, limited financial inclusion, inadequate market research, infrastructure bottlenecks, healthcare access, last-mile connectivity, pricing and affordability, and cultural sensitivity are key challenges faced by businesses operating in rural India. Addressing these challenges through targeted strategies and innovative approaches will pave the way for successful market penetration and growth in rural markets.

1.10 Opportunities and Strategies for Rural Marketing in India

Despite the challenges, rural marketing also offers many opportunities for marketers who want to succeed in rural India. Few of these opportunities are:

Broad base of customers

Rural India has a large and growing population of about 895 million people living in over 640000 villages. This population is expected to increase by 1.7% by 2022. Rural India accounts for about 60% of India's income and consumption. Therefore, rural India offers a huge market potential for various products and services.

Internet and mobile phone usage increased

Rural India has witnessed a rapid increase in the usage of internet and mobile phones in recent years. Currently, about 227 million rural people use the internet, compared to about 205 million people in urban areas. (Statista, 2023). However, this figure is projected to increase by a decent percentage in the coming few years. Internet and mobile phones have

enabled rural consumers to access information, awareness, and exposure to new products and services.

Employment opportunities are increasing

Rural India has experienced economic development due to government initiatives over the years. These initiatives have increased the employment opportunities for the rural residents in sectors such as agriculture, manufacturing, services, and others. This has led to an increase in the income level and purchasing power of rural consumers.

Improved literacy rate

Rural India has also improved its literacy rate over the years. In 2015, the literacy rate of rural India was 71%. (The Economic Times, 2015). Education has made rural consumers more aware of their needs, wants, rights, and choices. Education has also influenced their tastes, preferences, values, and lifestyles.

1.11 Rural marketing strategy

To tap into these opportunities, marketers need to adopt a few helpful strategies, penetrate and succeed in rural markets. Some of these strategies are:

Product strategy

Marketers need to design products that suit the needs, preferences, and affordability of the rural consumers. They need to offer products that are useful, durable, reliable, and easy to use for the rural consumers. They need to offer products in small packs, sachets, or refills that are convenient and economical for the rural consumers. They need to offer products that are compatible with the rural environment, such as low power consumption, water resistance, dust proof, etc. They need to offer products that have a local appeal, such as names, colors, flavors, etc. that suit the rural culture (Sowmya, R. 2021).

Marketers must develop customised products to meet certain demands and tastes in rural areas. If they are selling farming equipment, for instance, create variations that are appropriate for the regional crops or farming methods that are common in various rural regions.

Complementary services should be provided in addition to the product line, like free

workshops on farming equipment maintenance or instruction on how to use it efficiently. In the rural regions, this not only increases value but also fosters trust.

Pricing strategy

Marketers need to adopt a pricing strategy that matches the income and purchasing power of the rural consumers. They need to offer low-priced products that can attract the price-sensitive rural consumers. They need to offer discounts, schemes, coupons, and incentives that can induce trial and repeat purchase among the rural consumers. They need to offer flexible payment options such as credit, instalment, barter, etc. that can ease the financial burden of the rural consumers (Sowmya, R. 2021).

Adopting flexible pricing structures that take rural consumers' limited purchasing power into account. Take into account payment plans that are based on installments or bundle pricing, which offers a number of products at a single, discounted price. Take into consideration taking barter as payment in certain remote locations when there is a lack of cash flow. This may entail taking animals or agricultural products in return for things.

Place strategy

Marketers need to adopt a place strategy that ensures the availability and accessibility of products to the rural consumers. They need to establish a wide and deep distribution network that can cover the vast and scattered rural markets. They need to use various modes of distribution such as wholesalers, retailers, cooperatives, self-help groups, haats, melas, vans, etc. that can reach the rural consumers effectively. They need to use various modes of transportation such as trucks, buses, tractors, carts, bicycles, etc. that can overcome the infrastructural challenges in rural areas (Sowmya, R. 2021).

Installing mobile retail stores with merchandise that regularly travels to various rural places. This removes the need for customers to travel great distances in order to make purchases by delivering the goods straight to them. Overcoming logistical obstacles by using technology, such as SMS-based ordering systems or mobile apps, to make it easier for remote customers to order and get products.

Promotion strategy

Marketers need to adopt a promotion strategy that creates awareness and interest among the rural consumers. They need to use various media channels such as television, radio, print, internet, mobile phones, etc. that can communicate with the rural consumers efficiently. They need to use various alternative media channels such as wall paintings, folk theatre, puppet shows, haats, melas, vans, etc. that can appeal to the rural culture and emotions. They need to use various promotional tools such as advertising, sales promotion, personal selling, public relations, etc. that can persuade and influence the rural consumers (Sowmya, R. 2021).

Choosing prominent members of the rural community, such as leaders of the community or well-respected people, and enlist them as brand ambassadors. Having their support can greatly increase the reputation and influence of the marketers in the rural community.

1.12 Some examples of successful rural marketing campaigns in India are:

HDFC Bank's "Festive Treats" and "Har Gaon Hamara" Rural Campaigns

HDFC Bank launched these campaigns to target the rural consumers during the festive season. The campaigns offered attractive discounts, deals, and offers on various products and services such as loans, insurance, savings accounts, debit cards, etc. The campaigns also offered easy financing options such as zero down payment and low EMI for rural consumers. The campaigns used various media channels such as television, radio, print, internet, mobile phones, etc. to reach the rural consumers. The campaigns also used various on-ground activities such as roadshows, nukkad natak, games, quizzes, etc. to engage and educate the rural consumers (Deskera, 2022).

"Experience Hyundai" Campaign by Hyundai

Hyundai launched this campaign to showcase its range of cars to the rural consumers. The campaign involved setting up mobile showrooms in rural areas that displayed various models of Hyundai cars. The campaign also offered test drives, free check-ups, discounts, and exchange offers to the rural consumers. The campaign used various media channels such as television, radio, print, internet, mobile phones, etc. to create awareness and interest among the rural consumers (Deskera, 2022).

"Khushion Ki Doli" by Hindustan Unilever Ltd (HUL)

HUL launched this campaign to promote its various brands such as Lifebuoy, Wheel, Fair & Lovely, Clinic Plus, etc. to the rural consumers. The campaign involved sending a van across various villages that carried a doli (palanquin) with a bride and groom. The van also carried various HUL products that were distributed as gifts to the rural consumers. The campaign used various media channels such as television, radio, print, internet, mobile phones, etc. to communicate the message of "celebrating happiness with HUL products" to the rural consumers (Deskera, 2022).

"Accessibility" Campaign by Coca-Cola

Coca-Cola launched this campaign to increase its penetration and consumption in rural areas. The campaign involved offering Coca-Cola in 200 ml bottles at Rs. 5 that were affordable and convenient for the rural consumers. The campaign also involved setting up kiosks, vending machines, pushcarts, etc. in rural areas that made Coca-Cola easily available and accessible to the rural consumers. The campaign used various media channels such as television, radio, print, internet, mobile phones, etc. to create awareness and demand for Coca-Cola among the rural consumers (Deskera, 2022).

"UTSAV" Campaign by Asian Paints

Asian Paints launched this campaign to target the rural consumers during the festive season. The campaign offered various schemes and offers on its range of paints such as Tractor Emulsion, Utsav Enamel, Utsav Primer, etc. that were suitable for the rural consumers. The campaign also offered free painting services, color consultancy, home décor tips, etc. to the rural consumers. The campaign used various media channels such as television, radio, print, internet, mobile phones, etc. to create awareness and recall among the rural consumers. The campaign also used various on-ground activities such as painting competitions, wall paintings, cultural programs, etc. to engage and educate the rural consumers (Deskera, 2022).

Dabur's "Nauchandi Mela" and "700 Se 7 Kadam" Campaigns

Dabur launched these campaigns to promote its various brands such as Dabur Chyawanprash, Dabur Honey, Dabur Amla Hair Oil, etc. to the rural consumers. The campaigns involved participating in the Nauchandi Mela, a famous annual fair in Uttar Pradesh, where Dabur set up stalls and kiosks that displayed and sold its products. The campaigns also involved conducting a health awareness program called "700 Se 7 Kadam", where Dabur reached out to 700 villages in Uttar Pradesh and Bihar and conducted health check-ups, blood tests, and

counselling for the rural consumers. The campaigns used various media channels such as television, radio, print, internet, mobile phones, etc. to create awareness and interest among the rural consumers (Deskera, 2022).

Rural marketing in India is a challenging but rewarding domain for marketers who want to tap into the huge potential of the rural market. Rural marketing requires a thorough understanding of the rural consumer behaviour, needs, preferences, and culture. Rural marketing also requires a strategic approach to product development, pricing, distribution, and promotion that can suit the rural environment and expectations. Rural marketing also requires constant innovation, adaptation, and experimentation to cope with the changing dynamics of the rural market.

1.13 Online Shopping

Due to the increasing use of online services, the Indian e-commerce business has grown significantly in the last few years. With a gross merchandise value (GMV) of \$60 billion, the e-commerce market in India is currently valued at around \$74.8 billion. The trajectory looks even more positive going forward. Indian e-commerce is expected to develop at a compound annual growth rate (CAGR) of 27% and reach a stunning \$163 billion by 2026. In addition, research by Bain & Company projects that the market value would skyrocket to \$111 billion by 2024 and a startling \$200 billion by 2026, with 80 million more users expected by 2025. These projections demonstrate the enormous potential and promising future of India's e-commerce market. (Minhas, 2023).

The 'Digital India' programme is one of the main reasons why India's internet connection count increased significantly to 784.59 million in July 2021. Metropolitan areas saw 61 percent of all internet connections, with 97 percent of those connections being wireless. India is the fifth-largest retail market in the world. (IBEF, 2022)

The size of Indian online market

Over the past few years, the Indian e-commerce sector has grown remarkably, propelled by reasons including rising internet penetration, rising digital literacy, and changing consumer tastes. The market's current size is estimated to be \$74.8 billion, with a \$60 billion gross merchandise value (GMV). The COVID-19 epidemic expedited the assimilation of electronic commerce, culminating in a notable upswing in virtual transactions including an array of product categories. Significantly, the consumer digital economy in India is expected to rise

from \$537.5 billion in 2020 to \$1 trillion by 2030, mostly as a result of the country's increasing uptake of online services like e-commerce and edtech. In the long run, the trajectory looks favourable. (Minhas, 2023).

Due to high consumer demand after the shutdown, smartphone sales in 2020 exceeded 150 million units, with 5G smartphone sales topping 4 million. In India, there will be 900 million internet users by 2025, up from 622 million in 2020, according to a study conducted by IAMAI and Kantar Research, with a CAGR of 45% between 2020 and 2025.

1.14 Online shopping different from traditional shopping

Shopping is an essential activity that involves the exchange of goods and services for money. Shopping can be done in various ways, such as visiting physical stores, ordering from catalogues, or browsing websites. Online shopping and traditional shopping are two of the most common modes of shopping in the modern world. However, they have distinct features, advantages, and disadvantages that make them suitable for different types of customers and situations.

Online shopping and traditional shopping are two of the most common ways of buying goods and services in the modern world. Online shopping involves purchasing products and services over the internet, while traditional shopping involves visiting physical stores and making purchases. Although both modes of shopping have their own advantages and disadvantages, they differ in many aspects that affect the environment and society. This section compares online shopping and traditional shopping based on several aspects: Costs, Immediacy, Tangibility, Convenience, Variety, Customer Service, Security, Privacy, Environmental Impact and Social Interaction.

Costs

Online shopping is usually cheaper than traditional shopping because online sellers do not have to incur many expenses such as rent, utilities, staff salaries, taxes, etc. that physical stores have to bear (Study Corgi, 2023). Online sellers can also offer discounts, deals, coupons, and free shipping to attract more customers and increase their sales volume. Moreover, online shoppers can compare prices and quality of products from different sellers and choose the best option for their budget (Hasa, 2020).

Traditional shopping is more expensive than online shopping because physical stores have to cover various costs of operation and maintenance that are reflected in the final price of products and services. Traditional shoppers also have to spend money on transportation, parking, fuel, etc. to reach the stores and buy the products they want. Furthermore, traditional shoppers have less bargaining power and choice than online shoppers because they are limited by the availability and variety of products in the stores they visit (Hasa, 2020).

Immediacy

Traditional shopping offers more immediacy than online shopping because customers can buy the products they want and use them immediately without any delay or waiting time. Traditional shoppers can also inspect, touch, feel, try on, or test the products before buying them to ensure their quality and (Hasa, 2020).

Additionally, traditional shoppers can interact with salespeople, consultants, or other customers who can provide them with information, advice, or feedback on the products they are interested in (Study Corgi, 2023).

Online shopping offers less immediacy than online shopping because customers have to wait for the delivery of the products they order online. The delivery time may vary depending on the location of the seller and the buyer, the mode of transportation, the availability of stock, etc. (Study Corgi, 2023). Online shoppers also cannot inspect, touch, feel, try on, or test the products before buying them, which may result in dissatisfaction, returns, or complaints (Hasa, 2020).

Moreover, online shoppers have less interaction with salespeople, consultants, or other customers who can provide them with information, advice, or feedback on the products they are interested in (StudyCorgi, 2023).

Tangibility

Traditional shopping offers more tangibility than online shopping because customers can physically see and touch the products they want to buy. This can help them to assess the quality, features, size, color, fit, etc. of the products and make informed decisions (Hasa, 2020).

Traditional shoppers can also enjoy the sensory and emotional aspects of shopping, such as the smell of fresh flowers, the taste of food samples, the sound of music, the ambiance of the store, etc. (StudyCorgi, 2023).

Online shopping offers less tangibility than traditional shopping because customers cannot physically see and touch the products they order online. They have to rely on the images, descriptions, reviews, ratings, etc. provided by the online sellers or other customers. However, these may not always be accurate, reliable, or consistent with the actual products delivered to them (Pediaa.com, n.d.). Online shoppers may also miss out on the sensory and emotional aspects of shopping that can enhance their satisfaction and loyalty (StudyCorgi, 2023).

1.15 Convenience

Another difference between online shopping and traditional shopping is the convenience of shopping. Online shopping offers more convenience than traditional shopping because customers can shop anytime and anywhere they want. They do not have to travel to the stores, wait in queues, carry heavy bags, etc. They can shop from the comfort of their homes, offices, or any other places with internet access. They can also shop from a wide range of products and services offered by various online sellers across the world (Hasa, 2020).

Traditional shopping offers less convenience than online shopping because customers have to travel to the stores during their opening hours. They have to face traffic jams, parking problems, crowds, etc. They have to carry cash or cards for payment. They have to carry their purchases back home or arrange for delivery. They have to shop from a limited range of products and services offered by the local stores (Hasa, 2020).

1.16 Variety

One of the main differences between online shopping and traditional shopping is the variety of products and services available for purchase. Online shopping offers more variety than traditional shopping because customers can access a wide range of products and services offered by various online sellers across the world. Online shoppers can find products and services that may not be available or easily accessible in their local markets, such as niche, rare, exotic, or customized items. Online shoppers can also browse through different categories, brands, styles, colors, sizes, etc. of products and services and choose the ones that suit their preferences and needs (Hasa, 2020).

Traditional shopping offers less variety than online shopping because customers can only access a limited range of products and services offered by the local stores. Traditional shoppers may not find products and services that are available or easily accessible in other

markets, such as niche, rare, exotic, or customized items. Traditional shoppers may also face difficulties or limitations in browsing through different categories, brands, styles, colors, sizes, etc. of products and services and choosing the ones that suit their preferences and needs (Hasa, 2020).

However, online shopping is not always better than traditional shopping in terms of variety. It depends on various factors such as the quality of the products and services, the availability of stock, the delivery time, the customer service, etc. For example, online shopping may have less variety than traditional shopping if customers encounter problems such as out-of-stock items, delayed delivery, damaged products, wrong products, fraudulent sellers, etc. Online shoppers may also face challenges or frustrations in contacting or resolving issues with the online sellers or other customers (Sameeha & Milhana, 2021)

1.17 Customer Service

One of the main differences between online shopping and traditional shopping is the customer service provided by the sellers and the buyers. Online shopping offers more customer service options than traditional shopping because customers can access various channels of communication, such as email, phone, chat, social media, etc. Online shoppers can also get information, advice, or feedback from other customers through reviews, ratings, forums, blogs, etc. Online shoppers can also benefit from features such as free returns, refunds, exchanges, warranties, etc. that online sellers offer to increase customer loyalty and retention (Michael, 2019)

Traditional shopping offers less customer service options than online shopping because customers can only communicate with the salespeople or the managers in the physical stores. Traditional shoppers may not get information, advice, or feedback from other customers unless they know them personally or encounter them in the store. Traditional shoppers may also face difficulties or limitations in returning, refunding, exchanging, or warranting the products they buy from the physical stores (Michael, 2019).

However, online shopping is not always better than traditional shopping in terms of customer service. It depends on various factors such as the quality of the communication, the responsiveness of the seller, the reliability of the information, the security of the transaction, etc. For example, online shopping may have worse customer service than traditional shopping if customers encounter problems such as delayed delivery, damaged products, wrong

products, fraudulent sellers, etc. Online shoppers may also face challenges or frustrations in contacting or resolving issues with the online sellers or other customers (Sanchez M, 2022.).

Security

One of the main differences between online shopping and traditional shopping is the security of the payment methods and the personal and financial data of the customers. Online shopping offers less security than traditional shopping because customers are exposed to various risks of online fraud and cyberattacks. Online shoppers have to share their personal and financial data, such as credit card or debit card details, with the online sellers or third-party payment platforms. However, these data may not be encrypted, protected, or verified by the online sellers or platforms. Moreover, these data may be intercepted, stolen, or misused by hackers, scammers, or identity thieves who can access the online platforms or networks. Online shoppers may also encounter problems such as phishing, malware, ransomware, etc. that can compromise their devices or accounts (Marwaha S & Seshadri P, 2020)

Traditional shopping offers more security than online shopping because customers can handle their payment in person. Traditional shoppers do not have to share their personal and financial data with anyone except the salespeople or the managers in the physical stores. Moreover, these data are usually encrypted, protected, or verified by the physical stores or payment terminals. Furthermore, these data are less likely to be intercepted, stolen, or misused by hackers, scammers, or identity thieves who cannot access the physical stores or networks. Traditional shoppers may also face fewer problems such as phishing, malware, ransomware, etc. that can compromise their devices or accounts (Sanchez M, 2022.).

However, online shopping is not always less secure than traditional shopping. It depends on various factors such as the quality of the online sellers or platforms, the reliability of the payment methods, the awareness of the customers, etc. For example, online shopping may be more secure than traditional shopping if customers use reputable online sellers or platforms that have secure websites, encryption technologies, verification systems, privacy policies, etc.

Privacy

One of the main differences between online shopping and traditional shopping is the privacy of the personal and financial data of the customers. Online shopping offers less privacy than traditional shopping because customers have to share their personal and financial data, such as name, address, email, phone number, credit card or debit card details, etc. with the online sellers or third-party platforms. However, these data may not be kept confidential, secure, or

anonymous by the online sellers or platforms. Moreover, these data may be collected, stored, analyzed, or sold by the online sellers or platforms for various purposes, such as marketing, advertising, profiling, targeting, etc. Online shoppers may also encounter problems such as spam, cookies, tracking, surveillance, etc. that can compromise their privacy and preferences (Torkington S, 2021).

Traditional shopping offers more privacy than online shopping because customers do not have to share their personal and financial data with anyone except the salespeople or the managers in the physical stores. Moreover, these data are usually kept confidential, secure, or anonymous by the physical stores or payment terminals. Furthermore, these data are less likely to be collected, stored, analyzed, or sold by the physical stores or payment terminals for various purposes, such as marketing, advertising, profiling, targeting, etc. Traditional shoppers may also face fewer problems such as spam, cookies, tracking, surveillance, etc. that can compromise their privacy and preferences (Globe Newswire, 2022).

However, online shopping is not always less private than traditional shopping. It depends on various factors such as the quality of the online sellers or platforms, the reliability of the privacy policies, the awareness of the customers, etc. For example, online shopping may be more private than traditional shopping if customers use reputable online sellers or platforms that have clear, transparent, and respectful privacy policies, encryption technologies, verification systems, etc. Online shoppers may also use privacy-enhancing tools such as VPNs, ad blockers, anti-virus software, etc. to protect their privacy and preferences (Marwaha S & Seshadri P, 2020).

Traditional shopping may be less private than online shopping if customers encounter problems such as identity theft, card skimming, CCTV cameras, etc. that can compromise their privacy and personal data. Traditional shoppers may also face challenges or frustrations in protecting their privacy and preferences from the salespeople or the managers in the physical stores who may try to persuade, influence, or manipulate them (Sameeha & Milhana, 2021)

Environmental Impact

One of the main differences between online shopping and traditional shopping is the environmental impact of their supply chains. Online shopping is often considered to be more eco-friendly than traditional shopping because it reduces the need for transportation,

packaging, and energy consumption. Online sellers can ship products directly from warehouses to customers, avoiding intermediate steps such as distribution centers, retail stores, and storage facilities. Online shoppers can also avoid driving to stores, which lowers emissions of greenhouse gases, air pollution, and traffic congestion. Moreover, online shoppers can choose products that are more sustainable, such as organic, recycled, or fair trade products. (Igini M, Earth.Org, 2022).

However, online shopping is not always greener than traditional shopping. It depends on various factors such as the type of product, the distance of delivery, the mode of transportation, the speed of delivery, the rate of returns, and the disposal of waste. For example, online shopping may have a higher environmental impact than traditional shopping if customers order products that are shipped from far away countries, use fast or express delivery options, return products frequently, or receive products that are over-packaged or non-recyclable. According to a study by MIT Center for Transportation and Logistics (2013), online shopping has a lower carbon footprint than traditional shopping only if customers order multiple items at once, choose regular or slow delivery options, and keep the products they buy.

Traditional shopping may have a lower environmental impact than online shopping if customers buy products that are locally produced or sourced, use public transportation or walk to stores, buy products that are minimally packaged or reusable, and avoid impulse buying or returning products. According to a study by Carnegie Mellon University (2009), traditional shopping has a lower carbon footprint than online shopping for products that are bulky, heavy, or fragile, such as furniture, appliances, or glassware.

Therefore, the environmental impact of online shopping and traditional shopping depends on the choices and behaviors of both sellers and buyers. Both modes of shopping can be more or less eco-friendly depending on how they are done.

1.18 Social Interaction

One of the main differences between online shopping and traditional shopping is the social interaction involved in the shopping process. Online shopping offers less social interaction than traditional shopping because customers shop alone or with limited communication with others. Online shoppers do not have the opportunity to meet, talk, or interact with salespeople, consultants, or other customers who can provide them with information, advice, or feedback on the products they are interested in. Online shoppers also lack the opportunity

to engage in social and emotional aspects of shopping, such as the fun, excitement, or satisfaction of finding a good deal, a unique product, or a perfect gift (Globe Newswire, 2022).

Traditional shopping offers more social interaction than online shopping because customers shop with others or with more communication with others. Traditional shoppers can meet, talk, or interact with salespeople, consultants, or other customers who can provide them with information, advice, or feedback on the products they are interested in. Traditional shoppers can also experience the social and emotional aspects of shopping, such as the fun, excitement, or satisfaction of finding a good deal, a unique product, or a perfect gift (Globe Newswire, 2022).

However, online shopping is not always less social than traditional shopping. It depends on various factors such as the type of product, the type of website, the type of customer, and the type of communication. For example, online shopping may be more social than traditional shopping if customers buy products that are related to their hobbies, interests, or identities, such as books, music, games, or fashion. Online shoppers may also use websites that are more interactive, engaging, or community-oriented, such as social media platforms, blogs, forums, or reviews.

1.19 Rural Consumers

Rural consumers are the end-users of products and services offered in rural markets, which are defined as areas with low population density and limited access to urban amenities. Rural consumers constitute a large and significant market segment in many countries, especially in developing regions like India, where they account for 65% of the population and over half of the consumer expenditure (Hodgson, 2021). However, rural consumers are not a static group; they are undergoing remarkable changes in their characteristics, needs, preferences and behaviours due to various factors such as growing incomes, increasing literacy, exposure to media, interaction with urban counterparts, liberalization of trade and penetration of marketers in rural areas. Therefore, marketers need to keep abreast of the current changing scenario of rural consumers and adapt their strategies accordingly to tap into the potential of this market.

One of the key changes in rural consumers is their adoption of urban lifestyles. Rural consumers are becoming more aware of brands and product ranges due to the growth in

education, media reach, urban interactions and marketer penetration in rural areas. They are also seeking to improve their lifestyles by spending on more sophisticated, quality and premium products and services that reflect their status and identity. For instance, rural consumers are demanding white goods, cosmetics, fashion apparel, personal care products, packaged foods and beverages, mobile phones and internet services that were once considered as urban luxuries (Kale & Chobe, 2017). However, rural consumers are not blindly imitating urban consumers; they are also retaining their traditional values and preferences. For instance, rural consumers prefer products that are suitable for their local culture, climate and usage conditions. They also prefer products that are affordable, durable and useful for their daily needs (Anjali J, 2022).

Another key change in rural consumers is their social influence, which is derived from their reference groups such as family members, friends, neighbours, local leaders, teachers, health workers and others. Rural consumers tend to rely on word-of-mouth recommendations, testimonials and demonstrations from these influencers before making purchase decisions. They also value community participation and collective action in their consumption behaviour. Therefore, marketers need to engage with these influencers and leverage their trust and credibility to influence the rural consumers' attitudes and choices. Marketers can also use social media platforms, mobile applications and interactive kiosks to reach out to the rural consumers directly and provide them with information, feedback and support (Anjali J, 2022).

A third key change in rural consumers is their environmental and social awareness. Rural consumers are becoming more conscious of the impact of their consumption choices on the environment and society. They are also becoming more vocal about their rights and expectations from the marketers. In 2021, a huge 85% of rural Indian respondents to Euromonitor International's Voice of the Consumer: Lifestyle Survey reported that they have interacted with brands and/or retailers on social media. 68% of rural respondents to the same survey stated that they try to have a positive impact on the environment through everyday actions (Hodgson, 2021). Therefore, marketers need to offer products and services that are eco-friendly, socially responsible and ethically sound. Marketers also need to communicate their values and commitments to the rural consumers through transparent and authentic messages.

Rural consumers are a dynamic and diverse market segment that offers immense opportunities for marketers who can understand their current changing scenario. Rural consumers are not poor or passive; they are aspirational and active buyers who seek value for money and quality for life. Marketers who can offer products and services that meet the rural consumers' needs, wants and expectations can gain a competitive edge in this market.

1.20 Shopping Pattern of rural consumers

Rural consumers have different shopping patterns from urban consumers, which are influenced by various factors such as their income, occupation, lifestyle, media habits, social influence and migration. Therefore, marketers need to understand the shopping pattern of rural consumers and tailor their strategies accordingly to tap into the potential of this market.

One of the key aspects of the shopping pattern of rural consumers is what they purchase. Rural consumers purchase a variety of products and services that cater to their needs, wants and aspirations. Rural consumers purchase products that are affordable, durable and useful for their daily needs such as food, clothing, household items, personal care products, agricultural inputs and health care services. Rural consumers also purchase products that are suitable for their local culture, climate and usage conditions such as ethnic wear, herbal products, solar lamps and biogas plants. Rural consumers also purchase products that reflect their status and identity such as branded goods, white goods, cosmetics, fashion apparel, packaged foods and beverages, mobile phones and internet services. Rural consumers also purchase products that improve their lifestyles such as education, entertainment, travel and leisure services (Pandey, 2020).

Another key aspect of the shopping pattern of rural consumers is how they purchase. Rural consumers purchase products and services through various channels and modes that are convenient, accessible and reliable for them. Rural consumers purchase products and services through conventional channels such as local shops, haats (weekly markets), melas (fairs) and mandis (wholesale markets) where they can bargain, touch and feel the products and interact with the sellers. Rural consumers also purchase products and services through modern channels such as e-commerce platforms, mobile applications, interactive kiosks and direct selling agents where they can access a wider variety of products and services, compare prices and features, avail discounts and offers and get delivery at their doorstep. Rural consumers also purchase products and services through social channels such as family members, friends, neighbours, local leaders, teachers, health workers and others who influence their purchase

decisions through word-of-mouth recommendations, testimonials and demonstrations. Rural consumers also purchase products and services through seasonal channels such as festivals offers, crop insurance schemes and agricultural inputs that align with their consumption cycle and calendar (The Investors Book, 2022).

In conclusion, rural consumers have different shopping patterns from urban consumers in terms of what they purchase and how they purchase. Rural consumers are not poor or passive; they are aspirational and active buyers who seek value for money and quality for life. Marketers who can understand the shopping pattern of rural consumers and offer products and services that meet their needs, wants and expectations can gain a competitive edge in this market.

A fourth key factor that affects the shopping pattern of rural consumers is their migration, which is driven by various reasons such as job opportunities, work, education, marriage and personal reasons. Rural consumers who migrate to urban areas tend to adopt urban lifestyles and shopping behaviours. They are exposed to more variety of products and services in urban markets. They are also influenced by urban peers and media in their purchase decisions. They tend to shop more frequently, spend more on discretionary items and seek more convenience and comfort in their shopping experience (Devadas & Manohar, 2021).

A fifth key aspect of the shopping pattern of rural consumers is the challenges and opportunities for marketers in rural markets. Rural markets pose several challenges for marketers such as low literacy, diverse languages, poor infrastructure, seasonal demand, inadequate distribution, low awareness, high competition and low brand loyalty. Marketers need to overcome these challenges by adopting innovative and customized strategies such as using local languages, offering sachets and refills, creating rural hubs, leveraging rural influencers, conducting awareness campaigns, offering value-added services and building long-term relationships with rural consumers (Gangawane & Gangawane, 2011). Rural markets also offer several opportunities for marketers such as large and growing population, rising income and aspiration, increasing media and internet penetration, untapped potential and social impact. Marketers need to exploit these opportunities by offering products and services that cater to the needs, wants and expectations of rural consumers, such as affordable, durable, useful, quality, premium, eco-friendly and socially responsible products and services (Gangawane & Gangawane, 2011).

A sixth key aspect of the shopping pattern of rural consumers is their consumer behaviour and segmentation. Rural consumers are not a homogeneous group; they have diverse characteristics, needs, preferences and behaviours that vary according to their income, education, occupation, lifestyle, media habits and social influences. Therefore, marketers need to understand the rural consumer behaviour and segmentation and tailor their strategies accordingly to tap into the potential of this market.

Rural consumer behaviour is influenced by various factors such as psychological, personal, social and cultural factors. Rural consumers are gradually transforming into urban, metropolitan, and even cosmopolitan customers. Improved education, rapid means of transportation, access to advance communication, raised living standards, craze to follow modern (even ultramodern) life pattern, and many similar factors have drastically changed rural consumer behaviour (Jaideep, n.d.). Rural consumers are becoming more aware of brands and product ranges due to the growth in education, media reach, urban interactions and marketer penetration in rural areas. They are also seeking to improve their lifestyles by spending on more sophisticated, quality and premium products and services that reflect their status and identity. However, rural consumers are also retaining their traditional values and preferences. They prefer products that are suitable for their local culture, climate and usage conditions. They also prefer products that are affordable, durable and useful for their daily needs. They also rely on word-of-mouth recommendations, testimonials and demonstrations from their reference groups such as family members, friends, neighbours, local leaders, teachers, health workers and others before making purchase decisions. They also value community participation and collective action in their consumption behaviour (Pandey, 2020).

Rural consumers can be segmented into different groups based on various criteria such as geographic, demographic, psychographic and behavioural criteria. Geographic segmentation divides rural consumers based on their location such as region, state, district or village. Demographic segmentation divides rural consumers based on their characteristics such as age, gender, income, education or occupation. Psychographic segmentation divides rural consumers based on their lifestyle, personality or values. Behavioural segmentation divides rural consumers based on their product usage, benefits sought or loyalty (The Intact One, 2020). For example, rural consumers can be segmented into four groups based on their lifestyle such as traditionalists, aspirants, strivers and affluents. Traditionalists are the conservative rural consumers who rely on conventional channels to make their purchase

decisions. Necessity drives most of their purchase decisions and they typically purchase the cheapest offerings available, even if it means compromising on features and aesthetics. Aspirants are the rural consumers who aspire to adopt urban lifestyles and shopping behaviours. They are exposed to more variety of products and services in urban markets or through media. They are influenced by urban peers and media in their purchase decisions. They tend to shop more frequently, spend more on discretionary items and seek more convenience and comfort in their shopping experience. Strivers are the rural consumers who have achieved a higher level of income and education than aspirants. They are confident and ambitious in their purchase decisions. They seek quality and features that suit their local culture, climate and usage conditions. They prefer branded goods, white goods, cosmetics, fashion apparel, packaged foods and beverages, mobile phones and internet services. Affluents are the rural consumers who have attained a high level of income and education and have migrated to urban areas or have frequent interactions with urban counterparts. They are sophisticated and cosmopolitan in their purchase decisions. They seek premium and luxury products and services that reflect their status and identity. They are loyal to brands and willing to pay a premium for quality and service (Business World, 2015).

In conclusion, rural consumers have different shopping patterns from urban consumers Regarding what people buy and how they buy it, why they buy and who they buy from. Rural consumers are not poor or passive; they are aspirational and active buyers who seek value for money and quality for life. Marketers who can understand the shopping pattern of rural consumers and offer products and services that meet their needs, wants and expectations can gain a competitive edge in this market.

1.21 Online shopping and rural consumers

Online shopping refers to the act of purchasing goods or services via the internet using various devices such as computers, smartphones or tablets. Online Shopping has grown to be a popular and convenient mode of shopping for many consumers, especially in urban areas, where they may access a large range of goods and services, evaluate features and costs, avail discounts and offers, and get delivery at their doorstep. However, online shopping is not equally prevalent or preferred among rural consumers, who face several challenges and barriers in adopting this mode of shopping. Therefore, online shopping companies need to

understand the online shopping behaviour and preferences of rural consumers and tailor their strategies accordingly to tap into the potential of this market.

Rural consumers are the end-users of products and services offered in rural markets, which are defined as areas with low population density and limited access to urban amenities. Rural consumers constitute a large and significant market segment in many countries, especially in developing regions like India, where they account for 65% of the population and over half of the consumer expenditure (Hodgson, 2021). Rural customers, however, have distinct characteristics, needs, preferences and behaviours from urban consumers, which influence their online shopping behaviour and preferences.

According to a report by the Internet and Mobile Association of India (IAMAI) and consulting firm Kantar, rural India will likely have more internet users than urban India by 2025. With almost 65 per cent of India's population living in non-urban areas, this means e-commerce players have a vast untapped market. However, online shopping penetration and frequency among rural consumers is still low compared to urban consumers. According to a study by McHugh (2014), Customers in remote areas are like less habitual to shop online than urban consumers due to various factors such as lack of awareness, trust, infrastructure, payment options and delivery services. Rural consumers also have different product preferences and purchase motivations than urban consumers. Rural consumers tend to buy products that are affordable, durable and useful for their daily needs such as food, clothing, household items, personal care products, agricultural inputs and health care services. Rural consumers also prefer products that are suitable for their local culture, climate and usage conditions such as ethnic wear, herbal products, solar lamps and biogas plants. Rural consumers also seek products that reflect their status and identity such as branded goods, white goods, cosmetics, fashion apparel, packaged foods and beverages, mobile phones and internet services (Pandey, 2020).

Online shopping companies need to overcome the challenges and barriers faced by rural consumers in adopting internet purchasing and providing goods and services that cater to their needs, wants and expectations. Online shopping companies need to adopt innovative and customized strategies such as using local languages, offering sachets and refills, creating rural hubs, leveraging rural influencers, conducting awareness campaigns, offering value-added services and building long-term relationships with rural consumers (Shanthi, 2022). Online shopping companies also need to segment rural consumers into different groups based on

various criteria such as geographic, demographic, psychographic and behavioral criteria and offer products and services that match their segments (The Intact One, 2020). Online shopping companies also need to exploit the opportunities offered by rural markets such as large and growing population, rising income and aspiration, increasing media and internet penetration, untapped potential and social impact (Jain and Sanghi, 2016).

The advantages and difficulties of online purchasing for rural consumers make up the seventh important component of this relationship. For rural consumers, online shopping has many advantages, including convenience, variety, affordability, quality, delivery, and after-sale services. Rural customers can access a vast range of goods and services through online purchasing that might not be offered in their local marketplaces. Rural customers can also take advantage of deals and discounts when they purchase online by comparing the characteristics and costs of various goods and services. Online shopping also ensures quality and authenticity of products and services as they are sourced from reputed brands and sellers. Online shopping also provides delivery and after-sales services to rural consumers who may face difficulties in transportation and maintenance of products and services (OrangeMantra, 2022).

However, online shopping also poses several challenges for rural consumers such as lack of awareness, trust, infrastructure, payment options and delivery services. Rural consumers may not be informed about the advantages and characteristics of internet purchasing or may not have the necessary skills and devices to access online platforms. Rural consumers may also lack trust in online shopping due to fear of fraud, privacy breach, product damage or return issues. Rural consumers may also face infrastructure challenges such as poor internet connectivity, power supply or road network that may hamper their online shopping experience. Rural consumers may also have limited payment options such as cash on delivery or mobile wallets that may not be accepted by all online platforms. Rural consumers may also face delivery challenges such as delayed or missing deliveries, high shipping costs or lack of delivery points in their vicinity (Padaki M, 2022).

Therefore, online shopping companies need to overcome the challenges and barriers faced by rural consumers in adopting internet purchasing and providing goods and services that cater to their needs, wants and expectations. Online shopping companies need to adopt innovative and customized strategies such as using local languages, offering sachets and refills, creating

rural hubs, leveraging rural influencers, conducting awareness campaigns, offering value-added services and building long-term relationships with rural consumers (Shanthi S, 2022).

In conclusion, online shopping and rural consumers are two important and interrelated topics that need to be understood and addressed by online shopping companies. Online shopping companies need to overcome the challenges and barriers faced by rural consumers in adopting internet purchasing and provide such goods and services in such a way that cater to their needs, wants and expectations. Online shopping companies also need to segment rural consumers into different groups and exploit the opportunities offered by rural markets.

1.22 Buying decision among rural consumers

Rural consumers are the end-users of products and services offered in rural markets, which are defined as areas with low population density and limited access to urban amenities. Rural consumers constitute a large and significant market segment in many countries, especially in developing regions like India, where they account for 65% of the population and over half of the consumer expenditure (Hodgson, 2021). However, rural consumers have different characteristics, needs, preferences and behaviours from urban consumers, which influence their buying decision among rural consumers.

Buying decision is the process of selecting a product or service from various alternatives based on various factors such as needs, wants, motivations, attitudes, perceptions, beliefs and values. Buying decision among rural consumers is influenced by various factors such as culture, product packaging, price, family size, age and advertising (Sharma et al., 2016). These factors affect the rural consumers' awareness, interest, desire and action stages of the buying decision process.

Culture is the set of values, norms, beliefs and customs that shape the behaviour and lifestyle of a group of people. Culture influences the buying decision among rural consumers by affecting their needs, wants, preferences and tastes. Rural consumers tend to buy products and services that are compatible with their local culture, traditions and rituals. For example, rural consumers may prefer ethnic wear, herbal products, solar lamps and biogas plants that suit their local culture, climate and usage conditions.

Product packaging is the design and appearance of the product or its container that attracts the attention and interest of the consumers. Product packaging influences the buying decision

among rural consumers by affecting their perception, evaluation and preference of the product or service. Rural consumers tend to buy products and services that have attractive, colourful, informative and durable packaging that appeals to their senses and emotions. For example, rural consumers may prefer products and services that have bright colours, pictures, symbols and slogans that convey the benefits and features of the product or service.

Price is the amount of money that the consumer has to pay to acquire the product or service. Price influences the buying decision among rural consumers by affecting their affordability, value and satisfaction of the product or service. Rural consumers tend to buy products and services that are affordable, reasonable and offer value for money. Rural consumers are price-sensitive and value-conscious and look for discounts, offers and credit facilities offered by the sellers. For example, rural consumers may prefer products and services that have low prices, Sachets and refills, festivals offers, crop insurance schemes and agricultural inputs that cater to their budget and cash flow.

Family size is the number of members in the family who live together and share resources and responsibilities. Family size influences the buying decision among rural consumers by affecting their needs, wants, preferences and consumption patterns. Rural consumers tend to buy products and services that meet the needs, wants and preferences of their family members and satisfy their collective and individual aspirations. Rural consumers also value the opinions, suggestions and recommendations of their family members before making purchase decisions. For example, rural consumers may prefer products and services that are useful, durable and suitable for their family size, such as food, clothing, household items, personal care products, health care services and education.

Age is the number of years that the consumer has lived or the stage of life that the consumer is in. Age influences the buying decision among rural consumers by affecting their needs, wants, preferences and tastes. Rural consumers tend to buy products and services that match their age group and life stage and reflect their status and identity. Rural consumers also have different product preferences and purchase motivations across different age groups. For example, rural consumers may prefer products and services that are appropriate for their age group, such as toys, games, books and stationery for children; mobile phones, internet services, fashion apparel and cosmetics for youth; white goods, branded goods, packaged foods and beverages for middle-aged; and herbal products, health care services and travel and leisure services for elderly.

Advertising is the communication of information about the product or service to the consumers through various media such as television, radio, print, internet and others. Advertising influences the buying decision among rural consumers by affecting their awareness, interest, desire and action stages of the buying decision process. Rural consumers tend to buy products and services that have high visibility, credibility and appeal in the media. Rural consumers are also influenced by the celebrities, testimonials and demonstrations used in the advertisements. For example, rural consumers may prefer products and services that have catchy jingles, slogans, images and videos that convey the benefits and features of the product or service.

An eighth key aspect of the buying decision among rural consumers is the rural consumer behaviour models. **Rural consumer behaviour models** are theoretical frameworks for explaining why and how rural consumers make purchasing decisions. Rural consumer behaviour models aim to outline a predictable map of rural consumer decisions up to conversion, thus helping marketers to steer every stage of the buyer's journey. Rural consumer behaviour models may be based on various perspectives such as psychological, sociological, economic or cultural. Some of the rural consumer behaviour models are:

The Learning Model of Rural Consumer Behaviour: This model is based on the premise that rural consumer behaviour responds to the desire to satisfy basic needs required for survival, such as food, and learned needs that arise from lived experiences, such as fear or guilt. This model takes influence from psychologist Abraham Maslow's Hierarchy of Needs, which classifies human needs into five levels: physiological, safety, social, esteem and self-actualization. According to this model, rural consumers tend to buy products and services that meet their basic and learned needs and move up the hierarchy as their income and aspiration increase (The Intact One, 2020).

The Psychoanalytical Model of Rural Consumer Behaviour: This model is based on the premise that rural consumer behaviour is influenced by subconscious motives and emotions that are shaped by their personality, childhood experiences and family background. This model takes influence from psychologist Sigmund Freud's theory of personality, which divides the human mind into three components: id, ego and superego. According to this model, rural consumers tend to buy products and services that satisfy their id (instinctual drives), ego (rational self) and superego (moral self) and balance their inner conflicts and external pressures (Pandey, 2020).

The Sociological Model of Rural Consumer Behaviour: This model is based on the premise that rural consumer behaviour is influenced by social factors such as culture, reference groups, social class and opinion leaders. This model takes influence from sociologist Max Weber's theory of social action, which distinguishes four types of social action: traditional (based on customs and habits), affective (based on emotions and feelings), rational (based on goals and means) and value-rational (based on beliefs and values). According to this model, rural consumers tend to buy products and services that conform to their culture, reference groups, social class and opinion leaders and reflect their social action types (Sharma et al., 2003).

The Economic Model of Rural Consumer Behaviour: This model is based on the premise that rural consumer behaviour is influenced by economic factors such as income, price, quality, utility and opportunity cost. This model takes influence from economist Adam Smith's theory of rational choice, which assumes that consumers are rational agents who seek to maximize their utility (satisfaction) subject to their budget constraints. According to this model, rural consumers tend to buy products and services that offer them the highest utility at the lowest price and consider the trade-offs involved in their purchase decisions (Sharma et al., 2016).

Therefore, buying decision among rural consumers is a complex and dynamic process that is influenced by various factors such as culture, product packaging, price, family size, age and advertising. These factors affect the rural consumers' awareness, interest, desire and action stages of the buying decision process. Rural consumer behaviour models help to understand the buying decision among rural consumers and tailor the products and services accordingly to meet their needs, wants and expectations.

1.23 Motivation for the study

In the dynamic world of e-commerce, understanding the motivation behind researching rural consumers' online purchasing habits is essential. Rural communities have distinct demands and features, making them a vital yet frequently ignored market niche. First of all, researching this topic makes it possible to find unexplored market niches. Rural consumers are becoming more and more able to access online platforms as internet penetration rises, creating a promising market for firms to investigate.

Additionally, researching the online shopping habits of rural consumers helps to customise tactics to meet their unique needs. In contrast to their urban counterparts, shoppers in rural areas could face distinctive challenges such as restricted availability of physical storefronts, limited selection of products, and inconsistent internet connectivity. Businesses can improve customer happiness and loyalty by tailoring their offers, delivery mechanisms, and marketing tactics to their customers' motives, preferences, and limits.

Moreover, analysing the online purchasing behaviours of rural consumers helps bridge the digital divide. Through a thorough comprehension of the challenges that rural customers encounter when embracing e-commerce, policymakers and businesses may collaborate to put these barriers into place, ultimately promoting equitable economic growth and development. Essentially, exploring the driving forces behind researching rural consumers' online shopping habits is about more than just growing the market—it's also about empowerment, inclusivity, and equity in the digital age.

1.24 Relevance of the topic

Studying rural consumers' internet shopping habits is important because it can promote equitable development, close the digital gap, and accelerate economic progress. The e-commerce market has a sizable but largely unexplored section consisting of rural areas. Businesses hoping to grow their clientele and revenue streams must comprehend their internet purchasing habits. Further, there is an increasing chance to use e-commerce to give access to a greater range of products and services as internet availability expands into rural areas. Businesses can maximise their potential by customising their services and marketing methods to better serve these markets by analysing the internet buying behaviours of rural consumers.

Furthermore, in order to advance digital inclusion, governments and development organisations must analyse the internet shopping habits of rural communities. Effective interventions can be created to meet the particular difficulties faced by rural consumers, such as restricted internet access, limitations on infrastructure, and preferences. In conclusion, research on rural consumers' online shopping habits is important for both corporate development and societal advancement since it has the potential to promote economic empowerment and close the digital divide between rural and urban areas.

1.25 Scope of the study

The study covers twenty-eight villages spread across fourteen blocks in the four districts of Jharkhand namely Palamu, Garhwa, Giridih and Gumla considering the feasibility of data collection. The study did not only cover the market factors like Product and its availability, reasonable price, promotion but also Personal, Social and environmental factors viz. socioeconomic background, educational level, gender, geography, social status, traditions comparisons, customer service, an easy-to-use interface, time, and a wide range of options are some of these elements.

The scope of research on rural consumers' online shopping behaviour includes a multimodal investigation of several aspects of their engagement with e-commerce platforms. First, it entails examining how online shopping is adopted and used in rural communities, taking into account the factors—like internet accessibility, digital literacy, and cultural preferences—that affect these groups' decisions to purchase online. Secondly, the research explores rural consumers' online product choices and purchase habits. Gaining insight into the products that consumers purchase, how often they make purchases, and the payment methods they prefer can help firms customise their offers to meet the needs of the rural market. Furthermore, a critical component of the study's scope is analysing the challenges and constraints rural consumers encounter when interacting with online purchasing platforms. This covers things like restricted internet connectivity, worries about security and trust, logistical challenges, and cultural views on online purchases.

1.26 Organization of the Study

The study is divided into five chapters namely: Introduction, review of literature, research methodology, data analysis and interpretation, results discussions and conclusion. For primary data collection, a structured questionnaire was used, and information was obtained directly from sources. Secondary data for the study were acquired from government papers and publications, books, periodicals, conference proceedings, journals, and presentations. After data collection, SPSS and MS-Excel were used for editing, coding, outlier detection, and statistical analysis of the data. Frequency tables were employed to characterise the demographic aspects of the sample makeup. In addition to measures of central tendency and variation, descriptive statistics also used simple percentages, means, standard deviations, T-tests, Chi-square tests, Kruskal-Wallis H tests, ANOVA, confirmatory factor analyses, principal component analyses, etc.

This PhD thesis looks at five main areas: product, promotion, social group, website features, and personal advantages—all of which have a significant impact on the online purchasing behaviour of rural consumers. By extensively investigating these component elements, this research has contributed to a more thorough understanding of the complex processes that constitute the domain of e-commerce in rural areas.

1.27 Problem Statement

Despite e-commerce becoming more and more important in our daily lives, rural consumers are less aware of the various elements that affect their online shopping behaviour. Businesses must comprehend that rural consumers have different requirements and preferences than urban consumers in order to better cater to their needs through product offers and marketing methods. Furthermore, more consumers are resorting to internet buying as a safer substitute for traditional retail because to the ongoing COVID-19 pandemic. Due to this, there is a greater need for online shopping platforms, and it has become more crucial than ever to comprehend how customers behave when they purchase online. Thus, the purpose of this study is to determine the variables that affect rural customers' online shopping activity and investigate the ways in which these variables impact online consumer behaviour. Additionally, the study will look into how companies may develop effective marketing strategies and product offerings that better meet the needs of rural consumers when shopping online.

The research problem statement for this study is:

- What are the factors that influence the 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.

1.28 Need for the study

The study of “Factors affecting online shopping behaviour of rural consumers” is important for several reasons.

Firstly, it helps to identify the factors that influence online shopping behaviour among rural consumers. This is important because rural consumers have different needs and preferences compared to urban consumers. Understanding these factors can help businesses tailor their marketing strategies and product offerings to better meet the needs of rural consumers.

Secondly, the study helps to examine the relationship between demographic factors and online shopping behaviour among rural consumers. This can help businesses understand how different demographic groups behave when shopping online and how they can better target these groups.

Thirdly, the study investigates the impact of trust on online shopping behaviour among rural consumers. Trust is an important factor in online shopping as it affects consumer confidence in the security of their personal information and payment details. Understanding how trust affects online shopping behaviour among rural consumers can help businesses build trust with these consumers and improve their online shopping experience.

Finally, the study can explore the role of social media in shaping online shopping behaviour among rural consumers. Social media has become an important tool for businesses to reach out to consumers and promote their products. Understanding how social media influences online shopping behaviour among rural consumers can help businesses develop effective social media marketing strategies.

1.29 Importance of studying the factors influencing online buying behaviour of rural consumers:

To comprehend the particular requirements of rural consumers: Rural consumers have distinct requirements and preferences than urban consumers, and firms can modify their products and services to fit those demands by researching the elements that affect their online purchasing behaviour.

To find growth opportunities: Rural areas are a sizable and expanding market for online retailers. Recognising the variables affecting online purchasing patterns can assist companies in finding fresh markets for expansion.

To enhance marketing strategies: By comprehending the variables that affect rural consumers' online purchasing decisions, organisations can enhance their marketing approaches and boost sales.

To enhance the look of websites: Businesses may create websites that are more user-friendly and engaging for consumers by understanding the elements that influence online purchasing behaviour in rural areas.

To boost customer satisfaction: Businesses may deliver better customer service and raise customer satisfaction by knowing the elements that affect rural consumers' online purchasing decisions.

To lessen cart abandonment: Businesses can take measures to lessen it and boost sales by researching the causes of cart abandonment among rural clients.

To enhance product offerings: Businesses can enhance their product offerings and make them more appealing to rural consumers by understanding the elements that affect online purchasing behaviour in rural areas.

To maintain competition: Researching the elements influencing rural consumers' online shopping habits enables companies to compete in the increasingly digital economy.

In addition, the study would help to identify areas where businesses can improve their online shopping platforms to better serve rural consumers. For example, businesses can improve their website design and user interface to make it more user-friendly for rural consumers who may not be as familiar with online shopping.

Finally, the study could identify new opportunities for businesses to reach out to rural consumers and promote their products. For example, businesses can use social media platforms to reach out to rural consumers and promote their products in a more targeted way.

Overall, the study of “Factors affecting online shopping behaviour of rural consumers” is important because it can help businesses better understand the needs and preferences of rural consumers when shopping online. This can help businesses tailor their marketing strategies and product offerings to better meet the needs of these consumers and improve their online shopping experience.

Table 1.6 The Rural Population in India

Parameter	1991	2001	2011	2015	2021
Total population (in million)	848	1029	1210	1254	1423
Rural population (in million)	629	742	833	866	935
Rural population to total population (percent)	74	72	69	69	66
Male (in million)	NA	381	427	445	479
Female (in million)	NA	360	405	421	456
Number of rural households (in million)	112	138	168	NA	205
Family size (number)	5.55	5.36	4.85	NA	4.4

(Source: Census 1991, 2001, and Population Projections for India 2001-26)

Smartphone Penetration:

According to IDC India, 35-40% of the 122 million smartphones sold in the country, were purchased in rural India. In the first quarter of 2023, this share remains consistent with 37.2% of the 24 million smartphones was recorded to be sold in rural. (Mallik, 2023).

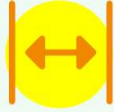
Figure 1.4 Rural India Internet Usage.

Rural India at forefront of internet usage



425 mn

Internet users in rural India; **44% higher** than urban



93%

Narrowing gap: Urban-rural gap has narrowed, with **93%** and **86% daily users**, respectively



50%

Immense headroom in rural for growth with over **50%** population yet to be tapped



12+yrs

Active internet users: Urban grew by **10%** while rural grew **30%**



85 mn

Smartphone sharing: **85 mn** smartphone users share their mobile in rural India

YOUTH DRIVING ONLINE ACTIVITIES ACROSS RURAL AND URBAN

Source: Nielsen India Internet Report 2023

(Source: ET Tech: The Economic Times, 2023)

1.30 Research Objectives:

Research objectives describe what the research project intends to accomplish and explain why we are pursuing it. They summarize the approach and purpose of our project and help to focus on the research. The objectives should be able to establish the scope and depth of our project, contribute to our research design and indicate that how our thesis will contribute to existing knowledge.

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.

1.31 Summary

In summary, the goal of this study is to identify the variables that affect rural consumers' online shopping decisions. Businesses can create efficient marketing tactics to boost sales and raise consumer happiness by comprehending these aspects.

The study offers insightful information about the variables influencing internet buying behaviour in rural areas. The results of this study can assist companies in understanding the needs and preferences of their clients in rural areas and in creating successful marketing plans to boost sales. The analyzed research have found a number of elements, such as perceived risk and trust, availability, cheap pricing, promotions, comparisons, customer service, user-friendly interface, time, and range of options, that affect consumer purchasing behaviour in remote locations. Based on the reviewed studies, it is evident that there is a need for further research to explore the factors that influence online shopping behavior in rural areas.

CHAPTER – II

LITERATURE REVIEW

2 REVIEW OF LITERATURE

The process of research involves an important step called review of literature. Any research Work must include a literature review since it summarizes all prior studies on the subject and establishes the framework for the present study. A well-planned literature review assists in critically summarizing the state of the art in the field being studied, highlighting any strengths and weaknesses in prior research, and assisting in the identification of our own research's strengths and weaknesses. A thorough literature review analysis will provide give the context necessary to situate the investigation. It aids in identifying research gaps and in properly correlating study findings with past studies on the issue. The main purpose of this step is to gain knowledge from past researchers in the same area or related areas, so that future need for the study can be established with the help of the findings. The previous studies may be conducted by institutions or individual researchers.

2.1 Introduction

A lot of studies have been conducted in the past on consumer behavior, rural marketing and urban markets at micro as well as macro level in India and abroad. In order to determine the direction of the research, a thorough evaluation of the relevant literature has been conducted. The assessment extends beyond the online shopping to include the rural markets in order to gather a new knowledge base. This is done in order to obtain a comprehensive understanding of customer behaviour and draw comparisons with other factors affecting the online purchase behaviour of rural consumers. The following sections will address the numerous subheads that the literature review is separated into. Only those papers and articles pertinent to the study were chosen from the enormous number of papers and articles reviewed to be included in the following sections. A thorough study has been done from a number of sources viz., previous research which includes Ph. D. Theses/ Dissertations and Research papers presented in the various conferences, reference books, journals and periodicals publishing articles relating to the topic under research, newspaper articles and various useful and related websites.

2.2 Rural Marketing

Ravindranath V. Badi and Narayanas V. Badi (2017) in their book "Rural Marketing," both the marketing of rural produce as well as the perspective of the rural consumer are very well covered in this book. The marketing of agricultural products appears to be the book's main focus. The rural marketing has been evaluated by the authors.

There are a number of convincing reasons why rural marketing is becoming more and more important. First, the divide between urban and rural areas has been closed by the rapid pace of communication, allowing marketers to interact with rural consumers more effectively. New technologies have altered marketing tactics and made it possible to tailor campaigns to the particular requirements and preferences of rural areas. Additionally, because rural lives are constantly changing, marketers must adjust to meet shifting consumer needs and aspirations. Given the large range of product options presently available to all societal levels, marketing is essential for raising awareness and differentiating products. In addition, strategic marketing initiatives are required to grab and hold onto rural market share due to the launch of new products, severe industry competition, and the arrival of new market participants. Last but not least, the higher standard of living in rural areas has produced more discerning customers, highlighting the significance of ethical and environmentally friendly marketing strategies. Rural marketing is becoming more and more important in this dynamic environment, driving economic growth and providing rural people with access to a greater choice of goods and services.

All of these elements have helped us fully comprehend and analyse the market environment and develop strategies to accomplish our objectives. The writers have noted that a healthy and comprehensive growth of the economy is a necessary prerequisite when dealing with the rural economy. The rural society has its own traits and approaches the market in a traditional way. These rural traits include; Closeness to their agricultural endeavours, agriculture and traditional occupations are the main economic activities, social transformation is quite gradual, have strong communication and mutual trust, more reliance on agriculture and related industries, openness and simplicity in communicating with greater access to educational institutions

Rural marketing in India and other developing nations is growing and becoming more challenging as well. According to the author, this will help rural consumers better adopt the products that are being marketed to them.. Rural markets do not have ever rising rapid paced trends, and what drives their purchasing behaviour is brand awareness and presence in a market. It is recommended that any brand test and execute its product on a trial basis before launching it for a better understanding and to determine how the audience responds. (Singh, 2017).

Pawan Kumar and Neha Dangi's research on rural marketing in India provides an insight into the phases of rural marketing in the years before the 1960s, 1960 to 1990, and after the mid-1990s, including how rural marketing was known as agricultural marketing, then the green revolution occurred, and how rural marketing was eventually known differently from agricultural marketing. The rural market in India as a whole is changing at the moment; our population lives in villages and towns. We learned that what rural India purchases are modest yet high-quality units. Companies who have been hesitant to tap into the possibilities of rural marketing have discovered that it is a profitable development sector as rural consumers' purchase patterns change. The opportunity that rural India presents to business platforms stems from the current situation in which the rural customer is knowledgeable due to the growing number of internet users. The difficulties encountered in attempting to access the rural market are transportation to these remote places, underdeveloped areas, and production storage. (Kumar & Dangi, 2013).

Companies have not specifically targeted rural markets in their advertising campaigns for the past fifty years; however, this has changed and a new trend is on the horizon. There was an aggressive push towards rural areas by HUL and ITC; in the second wave of attempts to enter the rural markets, the focus was on price and promotion; this phase saw advertising ideas geared towards connecting with rural consumers. Third, an environment conducive of rural marketing and its development emerged, and marketers evolved in designing new items entirely for rural consumers (customization). This aided in raising awareness of rural markets, resulting in the establishment of marketing firms dedicated to the evolution and enhancement of rural marketing. (Menon & Suresh, 2008).

Rural customers are diversified and represent a considerable proportion of the population, making them diverse and distinct. Marketers want to enter the rural market because of the potential it offers, and it has been observed that a new upward trend is on the way when it comes to the rural consumer; the capacity of the rural marketer to buy is determined by agricultural income or trade between rural and urban areas. The improvement in rural people's living situations has been attributed to government-led infrastructure development programs. The authors claim that the rural market is three times larger than the urban market. Marketers must market to rural consumers; one of the obstacles is determining how to develop tactics that will operate well in this paradigm; the cooperation of cooperatives, NGOs, and the government will be critical. Development plans can be implemented in such a way that marketing for long-lasting items necessitate a personal selling style, in addition to

addressing large groups in the most understandable manner. The features of the product should be considered when distributing the goods. According to the author, the rural market is undergoing significant change; the rural market is not a dumping ground for low-quality products. Rural infrastructure is predicted to improve, allowing the distribution barrier to be handled in this manner. The youthful rural consumer group is also very targetable; the internet revolution has paved the path into these rural houses as well, making them more aware. The rural market will finally thrive. Agriculture is the principal activity related in a rural portion of India; for agricultural operations, rural areas will have electricity; this is a dramatic transition, as the number of mobile phone users in rural areas is gradually increasing. Rural India's consumption, production, and income patterns are all increasing. (Kumar P., 2013).

2.3 Marketing Mix for Rural marketing (Four P's / Four A's of rural

The marketing mix of rural markets has to be designed in such a way that the products must be adapted so that they are affordable to rural customers, and these products must be produced with the needs of rural people and environmental support in mind so that this can be successfully executed. Pricing is an important consideration when approaching this market since you cannot present things that are beyond the purchasing power of the rural client. Place as a marketing mix is one of the most difficult difficulties in marketing, thus firms collaborate with local government programs, NGOs, and Self-Help Groups to achieve success. The Promotion marketing mix was created in such a way that non-traditional media was employed in a unique way to reach out to this demographic. (Menon & K, 2008).

The 4As model of rural marketing has been a more consumer-oriented approach to understanding the rural customer; the 4As of Rural Marketing are an endeavour for sustainability in rural markets; this model is more appropriate and successful for rural markets. In order to be accepted, products must be of great quality, of high value, and of maximum usage in a rural setting. The rural client is concerned about product pricing because they do not earn as much as their urban counterparts and hence must be able to afford things at their maximum value and lowest price available. Awareness should be done with the rural perspective and their point of view in mind, and acceptance implies introducing distribution channels that may be successful with the support of rural customers, benefiting both the consumers and the companies. (Naidu, 2017)

The initial approach to rural consumers was based on the assumption that the rural segment only consists of farmers working in the field, but this dynamic is not the same and is changing quickly. To capture and overcome these challenges, we need to build effective communicative strategies with the right marketing mix and take into consideration the 4As of Rural Marketing for boosting the economic development of the region. According to the penetration of FMCGs as an example, most people go to weekly haats to buy their products, and family members have a significant impact on the purchase of a particular brand. Consumers in rural areas learn the most about FMCGs through electronic media. Because residents in these places do have seasonal earnings, the majority of consumers weigh the price before buying an FMCG, and the majority of these consumers pay with cash. Future growth of the rural market depends heavily on product accessibility, so FMCG companies should make their products available in modest quantities at prices that are within the reach of rural consumers. (Pradhan & Misra, 2012)

Although the four Ps of marketing—product, pricing, place, and promotion—have long served as the benchmark for all marketing strategies, this technique was previously targeted at urban markets. It is because rural markets are unique and best suited to them. The four A's of marketing—acceptability, affordability, awareness, and availability—have become a more specialized method for creating marketing strategies that are suitable for rural markets (Kashyap, 2012).

As a result of her research, Naidu (2017) came to the conclusion that in order for businesses to succeed in rural markets, they needed to provide customers with items that were functional, incredibly easy, and catered to their requirements.

2.4 Consumer Behaviour

A consumer behaviour model was developed in 1968 by Engel, Blackwell and Kollat which had following steps: Problem Recognition, Information search, Information evaluation, Purchase decision and Post-purchase behaviour.

Consumer behaviour is the study of how people make decisions about what they buy, want, need, or act in regards to a product, service, or company. It is critical to understand consumer behaviour to know how potential customers will respond to a new product or service. (Kotler and Keller, 2016).

A consumer behaviour model was developed in 1968 by Engel, Blackwell and Kollat which had following steps: Problem Recognition, Information search, Information evaluation, Purchase decision and Post-purchase behaviour.

The five stages of the consumer decision-making process are problem recognition, information search, alternative evaluation, purchase decision, and post-purchase evaluation. (Schiffman and Kanuk, 2010)

The first stage of the consumer decision-making process is problem recognition. This is when a consumer recognizes that they have a problem or need that must be satisfied. The second stage is information search. This is when a consumer searches for information about the product or service that will satisfy their need. The third stage is alternative evaluation. This is when a consumer evaluates the alternatives available to them and decides which one best satisfies their need. The fourth stage is purchase-decision. This is when a consumer decides to buy the product or service that best satisfies their need. The fifth and final stage is post-purchase evaluation. This is when a consumer evaluates their purchase decision and decides whether they are satisfied with the product or service (Solomon et al, 2012).

Consumer behaviour is influenced by several factors such as personal, psychological, and social factors. Personal factors include age, income, occupation, lifestyle, and personality. Psychological factors include motivation, perception, learning, and beliefs and attitudes. Social factors include family, reference groups, and culture. (Blackwell and Engel, 2006).

Consumer behaviour is also influenced by the marketing mix. The marketing mix consists of product, price, place, and promotion. Companies use the marketing mix to influence consumer behaviour by creating a product that satisfies the needs of the consumer at a price they are willing to pay. The product is then placed in a location that is convenient for the consumer to purchase. Finally, the company promotes the product through advertising and other forms of communication. (Foxall et al, 1998).

Consumer behaviour is also influenced by situational factors such as time and place. For example, a consumer may be more likely to purchase a cold drink on a hot day than on a cold day. A consumer may also be more likely to purchase a product if it is available at a store near their home or work. (Hoyer and MacInnis, 2010).

According to Yufeng (2022), economic study on consumer behaviour can aid in our understanding of economic theory and the mechanics underlying consumers' purchase decisions. Knowing consumer behaviour can help us predict how they will react to government initiatives like a soda tax or marketing strategies like advertising (Yufeng, 2022).

Kumar et al (2022) in their paper, stated that Consumer behaviour is shaped by personal experience, the influence of social groups with whom he interacts, services offered by the company, company history, and company reputation. The influence of a consumer's peer group, experience, product and alternative knowledge, company history, and most crucially the product's ability to satisfy needs all play significant roles in the decision-making process. Consumer behaviour is the way people respond to various goods or businesses. He conducts a thorough investigation before making a purchasing decision in order to learn everything there is to know about the product, including the options available, the advantages offered, the firm that makes it, the advantages he receives, and many more.

2.5 Rural Consumer Behaviour

Rural consumer behaviour is the study of how people in rural areas make decisions about what they buy, want, need, or act in regards to a product, service, or company. Rural consumers are spread throughout the countryside with low-income levels and lack of education where income comes in seasonal basis during harvesting time. The rural marketing strategy widely depends upon the consumer's behaviour. Marketers try to achieve a high level of consumer acceptance. So, they explore and understand the preferences of the consumer. Also critically examines rural consumer behaviour. Rural consumers are also influenced by the marketing mix. The marketing mix consists of product, price, place, and promotion. Companies use the marketing mix to influence consumer behaviour by creating a product that satisfies the needs of the consumer at a price they are willing to pay. The product is then placed in a location that is convenient for the consumer to purchase. Finally, the company promotes the product through advertising and other forms of communication. (Chaudhary and Singh, 2013).

Rural consumers have different needs and wants than urban consumers. They are more likely to purchase products that are necessary for their daily lives such as food, clothing, and shelter. They are also more likely to purchase products that are locally produced. Rural consumers are more likely to purchase products that are locally produced. They are also more

likely to purchase products that are necessary for their daily lives such as food, clothing, and shelter. Rural consumers have different needs and wants than urban consumers. (Kaur and Singh, 2015).

The buying behaviour of rural consumers is influenced by several factors such as personal, psychological, and social factors. Personal factors include age, income, occupation, lifestyle, and personality. Psychological factors include motivation, perception, learning, and beliefs and attitudes. Social factors include family, reference groups, and culture. The buying behaviour of rural consumers is also influenced by situational factors such as time and place. For example, a consumer may be more likely to purchase a product if it is available at a store near their home or work. A consumer may also be more likely to purchase a product if it is available at a lower price (Kumar and Sharma, 2019)

2.6 Factors influencing rural consumer behaviour

Numerous studies have shown that a variety of factors influence how rural Indians behave as consumers, but some of these factors stand out as being particularly important when choosing which goods or services to buy. These factors are:

Product Quality and Variety

Product quality is a crucial component that businesses must provide to their customers. Customers are increasingly likely to buy a product right away if the quality is improving (Tsotsou, 2006). Kotler and Armstrong (2008) claim that a customer's purchasing decision is whether to buy the thing that they want the most or the item they think is best. According to Garvin (1998), a product's quality is determined by its capacity to provide you with larger or stronger benefits than competing alternatives.

Personal

Verma et al. (2023) in their study pinpointed the demographic factors that affect rural consumers' decision-making processes when making purchases of fast-moving consumer goods (FMCGs). For the study, five FMCG personal care products are taken into account. A multistage proportionate sampling method was used to choose the 550 respondents who would participate in the study. The regression model gives marketers a way to pinpoint the crucial demographic factors that have an impact on how rural residents make decisions. The study comes to the conclusion that the educational backgrounds of rural customers and the

number of family members under the age of 18 have an impact on their decision-making processes.

An important topic of study in the fields of consumer behaviour and marketing communication is shopping enjoyment. The conclusion demonstrates that individual characteristics, such as attitude towards advertising, the need for distinctiveness, and price sensitivity, have a favourable impact on shopping experience. Moderating effects of gender and education on the link between satisfaction of shopping and word-of-mouth marketing. Education and gender strongly modify the association with the shopping enjoyment component of shopping, according to studies on the moderating influence of demographic variables on personal aspects and word-of-mouth recommendations. (Mihic & Kursan Milaković, 2017).

Promotion

A study by Singh and Singh (2014) found that price, quality, warranty, advertising, brand, recommendations from friends and family, and packaging all have an impact on rural customers' purchasing decisions. The respondents' age and wealth have an impact on these elements' relative relevance. With an increase in age and income, price and quality have a considerable impact on rural consumers' purchasing decisions. Higher income rural consumers place a greater value on product brands and advertisements than do lower income consumers. Recommendations from friends and family influenced lower income customers' purchasing decisions much more than those of high income consumers. Packaging had a much greater influence on lower-class customers' purchasing decisions than it did on upper-class consumers.

According to a study by Siddiqui et al. (2021), advertisement is the biggest influence with respect to all factors and it has been observed that social media, and other sources of advertisements are practiced by the marketer, but television is the most potent intermediary of advertisement to sway buying preferences of rural consumer. The study also aims to evaluate the effect of commercials on consumer purchase trends and to find out which advertisement mode influenced the respondents' preference of rural consumers. The study used factor analysis and Chi-Square (χ^2) for analyzing the impact of variables.

Social Group

Social groups can have a significant impact on the buying behavior of rural consumers. In rural areas, the consumer is often influenced by a few people. These people can be family

members, friends, or other people in the community. The influence of these social groups can be significant and can affect the buying behavior of rural consumers. (Singh and Singh, 2014).

According to a study by Siddiqui et al. (2021), social groups can have a significant impact on the buying behavior of rural consumers. Social groups can consist of family members, friendship groups, colleagues, coworkers, course team members, social media influencers, and religious groups. The influence of these social groups can be significant and can affect the buying behavior of rural consumers. The study also aims to determine the influence of social groups on the buying behaviour of rural consumers in today's marketplace. It provides an in-depth empirical review of the importance of social groups, especially on social media platforms, to promote brands.

Kashyap (2016) in his book Rural Marketing mentioned that, due to their relative isolation from other places, the collective form of decision-making is especially prevalent in the rural section. As a result, close-knit relationships emerge, and rural communities are characterized by a strong affinity for official or informal groupings. The Reference Group can be important where the influence is, Informational (Product evaluations of those used by others in the village) and Normative (the desire for belongingness).

Emerging social elements in the setting a consumer lives and works in might also have an impact. These serve as an addition to the conventional reference groups, which include family, friends, and opinion leaders. An opinion leader is a person who unofficially shapes the behaviour or attitude of others through their words and deeds. A village's sarpanch, teacher, bank manager, village development officer, doctor, youth extension officer, or social worker are examples of opinion leaders in the rural community.

Website features

Rural consumers may not have access to every kind physical stores where they can see and touch products before making a purchase. Websites that provide detailed product information like descriptions, specifications, and images can help these consumers make informed purchasing decisions.

Chaudhury and Kaur (2016) examined both independent and dependent variables, such as "website design, advertising, perceived risk, security, convenience, and consumer attitude towards online shopping." It was shown that exterior stimuli have a significant impact on

whether consumers opt to shop online or not. It was discovered that five factors— website design, advertising, convenience, security, perceived risk, and—significantly influence the consumers' decision to shop online.

Kim et al. (2008) have concentrated on how online consumers' decision-making is influenced by trust and perceived risk. In line with other studies, it was discovered that the effectiveness of the merchant website contributed to the development of trust, reputation, and privacy worries, which were important predictors of customer attitudes and online purchasing decisions. Consumer decision-making was found to be significantly influenced by factors under the control of the online merchant, such as brand reputation and website design (online user interface), demonstrating that enhancing these areas may reduce online consumer turnover. Consumer trust was found not to be impacted by the presence of third-party seals, but perceived risk was found to be reduced instead.

2.7 Obstacles / Problems in Rural Online Shopping

Payments

Bhatt (2014) examines the elements that Gujarati shoppers consider when making online purchases, such as price comparisons, product attributes, and the accessibility and caliber of after-sales support. Others who were much better affluent were found to prefer upon-site online money transactions when buying the item on the vendor website, whereas others who were significantly less well-off were shown to favour cash-on-delivery techniques after the online purchase.

Payment options can have a significant impact on the buying behavior of rural consumers. Rural consumers may not have access to traditional payment methods like credit cards. Websites that offer alternative payment options like cash on delivery or mobile payments can make it easier for these consumers to make purchases. Shipping charges can also be a factor affecting rural consumer buying behaviour. Rural consumers may have to pay more for shipping due to their location. Websites that offer free or discounted shipping can be more attractive to these consumers. Minimum order value to get discounts can also be a factor affecting rural consumer buying behaviour. Rural consumers may not be able to meet the minimum order value requirement for discounts. (Maity and Chetty, 2021)

Technological Issues

Studies from more recent times have concentrated on consumer behaviour and the technology aspects of internet shopping. Through a sample of French and Japanese customers, Cliquet et al. (2014) put a light on the actual usage of smartphones among customers to access online shopping services. The smartphone appears in this study as a cultural and a personal item (Shankar et al., 2010). Their research demonstrates how the smartphone is evolving into a navigational toolset for customers doing online shopping. It has been demonstrated that a number of elements, including the device's adaptability to the user's needs and its capacity to coexist with the primary tasks of interacting and obtaining or sharing information, have an impact on the owners' purchase habits and frequency. Additionally, it was found that customers are only interested in learning about locally relevant promotional offers, and they decide to utilize their smartphones for payments based on convenience.

Technology can have a significant impact on the buying behaviour of rural consumers. Maity and Chetty (2021) have shown some ways technology can affect the buying behaviour of rural consumers. Rural areas may not have access to high-speed internet or may experience network problems. This can make it difficult for rural consumers to browse websites and make purchases online. Rural consumers may not be familiar with browsing websites or may find it difficult to navigate websites. Websites that are easy to navigate and use can be more attractive to these consumers. There may be transaction failures due to network problems or other issues. Websites that offer reliable payment options and customer support can help reduce transaction failures. Rural consumers may be concerned about cyber insecurity and privacy when making purchases online. Websites that offer secure payment options and protect customer information can help reduce these concerns.

Product Related

The majority of consumers prefer traditional retail outlets because they can take advantage of the significant influence that senses like touch, taste, smell, and hearing have on online buying. (Falk et al., 1994). Rural areas usually stress the value of handling things before buying, but urban areas rarely do. It has been discovered that buyers' desires to physically touch products online before making a purchase are not always feasible, and that the difficulty to complete a return process results in bad sentiments towards online shopping. (Fenech & O'Cass, 2001).

Although the barter and exchange system that rural consumers are used to may no longer exist, the majority of transactions that can be seen in village shops involve intense bargaining. As a result, it's possible that the best times to shop are elastic because prices tend to drop faster than what rural consumers would normally expect. (Venugopal et al, 2020). As may be seen in village markets or other outlets, rural residents as a general have a habit of haggling over every item, regardless of Brand or Company. In order to obtain the product for the lowest price feasible, this practice of haggling has become culturally accepted. (Venugopal & Murty, 2019).

Rural customers are particularly concerned about delays in delivery and order return issues when it is difficult to predict the customer's presence. Home deliveries typically have high failure rates, which drives up delivery costs and wastes other customers' time as well. Rural areas are significantly distant from the urban area where the courier services operate, making delivery and transportation exceedingly slow and often impossible for some locations. Another issue is delivery that is secure. Since far flung areas may be found to be deserted, there may be a possibility of theft, crime and/or social security. (Venugopal et al., 2021).

Personal Issues

In reality, rural consumers have a fear that the meagre amounts of money in their accounts could be technologically stolen. Their lack of knowledge and education in technology education is what causes their high level of insecurity. (Venugopal & Murty, 2019). According to Binbin He and Christian Bach (2014), the notable negative sub-factors that affect online shopping's payment and refund policies are dependability, system security, and secrecy.

Even though there is a refund policy for every online customer, rural consumers find the policy to be confusing and the time it takes to process a refund intolerable. So, whether the substance is replaced or not, they continue to be afraid of an inhibition. When purchasing online, the amount of information refers to being able to obtain sufficient information, and the reliability refers to the vendors' offering of information to customers that raises consumer confidence levels. s (S. Janda et. al. 2001).

Rural consumers may not trust online retailers or may be concerned about the quality of products sold online. They may be concerned about sharing personal information like Debit or credit card details, UPI ID, Aadhar ID online. They may feel socially isolated and may not

have access to information about products and services. They also have to wait longer for delivery due to their location. Rural consumers may be concerned about spending too much time on the internet and may prefer to shop offline.

2.8 Attitude

Attitude can be defined as, "Expressing an evaluation of an object and assessing it with a certain level of favour or disfavour." (Eagly & Chaiken, 2020).

Vietnamese consumers' attitudes and intentions regarding ordering food online are examined by Nguyen et al. (2019). It was found that consumers' sentiments regarding online food purchases are strongly influenced by the perceived usefulness, usability, and trustworthiness of the website. Consumers are said to have a favourable attitude towards online buying if they believe the tools and technology at their disposal are sufficient to suit their needs. It was shown that increasing perceived ease of use had a considerable positive impact on customer frequency, and anything that helped users expend less energy both physically and mentally would surely boost users' perceptions of the usability and efficacy of the online medium. Additionally, it was discovered that perceptions of utility had a significant impact on consumers' attitudes towards ordering food online. Even though the sample population's level of "trust" in online retailer websites was generally low, it had an impact on "consumer intention both directly and indirectly by attitude towards online food purchasing." Overall, it was discovered that the perceived simplicity of use had the biggest impact on consumer attitudes.

The attitudes and lifestyles of individual consumers and how they influence their online purchase for mobile phones have been investigated by Raghavan and Selvakumar (2017). It was also noted that the majority of the participants (85.2%) had been surfing the internet for extended periods of time (over 4 years) for purposes other than online shopping, but that this considerably increased their likelihood of doing the latter proportionally.

Rural consumers are adopting a mindset that is moving away from utilitarian and economically focused behaviour and towards a comfortable and fashionable lifestyle. They display particular behaviours that are specific to rural environments, hence it is crucial for marketers to comprehend rural clients through suitable research. They place more faith in goods and services that have received the government's and its agencies' endorsement. Since

habits are hard to break once they've been formed, people tend to be more brand loyal and take satisfaction in finding good deals rather than paying top dollar for goods and services. Because of this, when developing a framework for rural markets, marketers should concentrate on: matching the segments with the proper products, employing value-for-money pricing, choosing the most appropriate channel of distribution, and developing lasting relationships with the customers. (Shukla and Sharma, 2019).

The study also found that factors such as family size, product packaging, age, culture, and advertising have an effect on consumer decision-making processes, whereas price is associated with the product. Rural consumers are fundamentally different from their urban counterparts. The lower levels of literacy and limited exposure to products and services are well-known, but there are also differences in consumption patterns with a direct impact on income levels and income flows, and a high level of inter-dependency affecting the dynamics of rural consumer behaviour.

Sarkar and Khare (2017) analysed the impact of customer personality qualities including value sensitivity and coupon proneness in their study on individual traits and attitudes surrounding online buying. Consumer attitudes towards online buying were found to be positively and significantly influenced by perceived usefulness, value consciousness, and economic advantage. However, it was discovered that ease-of-use had a negligible effect on the attitudes of Indian internet shoppers.

Additionally, Wang et al. (2010) looked into how personality traits affected consumers' online shopping habits. The study, which was informed by the theory of reasoned action (TRA) and the technological acceptance model (TAM), indicated that 'cognitive absorption', 'net usage frequency,' and 'personal innovativeness' all have a significant impact on customer attitudes towards online buying. The study suggests that by giving consumers more access to the internet and online networking opportunities and instilling trust in them over their use, consumer attitudes may be shaped and altered for better outreach and marketing. It was discovered that even non-tech aware consumers would be drawn to a "easy and enjoyable online system."

2.9 Motivation

Motivation plays an important role in determining the buying behaviour of rural consumers. According to a study on rural consumer buying behaviour and brand awareness of durable products by Dr. Ritu Singh and Dr. Sunita Singh, rural consumer awareness and knowledge about the product and brand has a significant impact on consumer behaviour. But the loyalty towards the specific brand there is causal influence on buying behaviour of rural consumer.(Singh and Singh, 2015).

In rural areas, consumers get highly influenced by internal and external forces. The rural marketing strategy widely depends upon the consumer's behaviour. Marketers try to achieve a high level of consumer acceptance. So, they explore and understand the preferences of the consumer. In rural areas, the consumer is often influenced by a few people. Consequently, there is a significant change in their buying behaviour. Rural marketers must plan their strategies that positively impact these influencers. (Kumar and Chaudhary, 2017)

The buying habits of 'millennials' in Indonesia were examined by Salim et al. (2019). They identify differences between "hedonistic shopping motivation" and "utilitarian shopping motivation," the impact of perceived risk on consumers' online shopping behaviours, and the importance of trust in online shopping using data collected from 210 respondents and analyzed using purposive sampling techniques. Millennials in Indonesia have been found to have a larger motivation to switch to "hedonistic shopping" than to "utilitarian shopping," which elicits stimuli like "shopping for fun" or "shopping for freedom," according to the investigation.

Widagdo and Roz (2021) have also studied internet shoppers' hedonic motivations for shopping and impulsive purchases. It was found that website quality significantly affected hedonistic shopping motivation without the consumer being aware of it. It was discovered that factors in good website design, such as user engagement, information accessibility, and ease of use, significantly increased hedonic shopping incentive. When it comes to internet shopping, the "existence of technology" and "clarity of information" were thought to improve a consumer's hedonic features. The quality of the website was also demonstrated to be a significant motivator of impulsive purchasing; the higher the quality, the more inclined consumers were to make impulsive purchases.

When using online food delivery services (OFDA) during the Covid-19 lockdown, university students' motivations and consumer satisfaction were also examined by Pal et al. (2021). For

instance, the ease with which users could move between different app sections was also the second-most influential element that influenced customer happiness. Additionally, it was shown that app aesthetics ranked third in terms of motivating consumer happiness.

Using two online laboratory experiments, Bauer et al. (2020) investigate the effects of game-based rewards on customer satisfaction, loyalty, and word-of-mouth (WOM). According to a study, "gamification of online retailing can benefit the vendors as it increases consumer involvement and has a beneficial impact on the decision-making process of online consumers. It has been found that "intrinsic motivation" (enjoyment) has a favourable impact on consumer relationship aspects. Yet when it pertains to the gamification of on-line purchasing, intrinsic benefits are eliminated in the presence of extrinsic motivation (in the way of money or price discounts).

2.10 Intention to purchase online

Tsai and Yeh (2010) conducted research on how "purchasing intention is strongly correlated with privacy and perceived risks of information security on a website." It was discovered that website quality has an impact on consumers' decisions to buy environmentally friendly products. Consumers' decision to buy a product from a website is greatly influenced by factors including the site's usability, service quality, and faith in the website's information security systems. According to the study, customers who shop online may feel more confident about information security, which increases their likelihood of making an online purchase.

The buying habits of 'millennials' in Indonesia were examined by Salim et al. (2019). They discovered that 'trust' and 'risk' are two important factors that affect Indonesian millennials' online decision-making by using data collected from 210 respondents and evaluating those using purposive sampling approaches. Millennial online customers' decision-making and purchase intentions were found to be negatively impacted by perceived risk, which results from feelings of "uncertainty" while looking for desired products. A sizeable portion of the sample population typically avoids online hazards because they perceive them as possible outcomes of errant online transactions. Trust was found to influence millennial decision-making online in a favourable way.

Yin et al. (2019) used consumer data from social e-commerce websites from Chinese and French consumers to take a cultural perspective on how social interaction influences purchase

intention. It has been noted that social environment and cultural determinants played a significant role in influencing how users interacted with one another online.

Suhaily and Soelasih (2017) conducted research on the factors that encourage online shoppers to make repeat purchases. It was implied that customer happiness and intention to make another purchase were positively impacted by e-service quality. It was also discovered that price perception did not influence the likelihood of repeat purchases. It was concluded that the impact of experience marketing on consumer satisfaction and desire to make another purchase was minimal.

Arora and Rahul (2018) conducted research on the effects of several sorts of perceived risks on Indian women who purchase online. Contrary to prior studies, it was discovered using a sample population of 508 women and structural equation modelling that perceived hazards did not significantly affect the shopping attitudes of women in India. On the other hand, it was discovered that online buying attitudes significantly influenced online shopping intentions.

2.11 Online Shopping

In recent years, the expansion of e-commerce has been exponential. An online transaction begins when a seller posts product advertisements on a website, which are accepted by buyers who then review the products' specifications, costs, and delivery options, select any items they want to purchase, and proceed to the checkout page (Ribadu & Rahman, 2019). The importance of e-commerce in determining how effectively online retailers can use cutting-edge technologies to provide customer satisfaction value is demonstrated by the fact that personalizing these products to particular markets and targeted customer groups enhances online retail sales volumes and lowers the costs for up-to-date information that customers access. (Gupta et al., 2020).

2.11.1 History of online shopping

Muruganantham et.al. (2017) in their paper stated that when an English entrepreneur Michael Aldrich 'created' online purchasing in 1979, everything got started. A two-way message service called videotext revolutionized businesses. The first online shopping platform was introduced in 1994 by the German company Intershop. Although unanticipated, Pizza Hut launched the first online store in 1994 in Santa Cruz, California, and added the "All locations" option in 2007. Amazon's online store went live in 1994. eBay was founded on September 3, 1995. The era of comparative shopping websites started in 1997, while Paypal

was established in 1998. In India, e-commerce first appeared in 2002 when the government of India launched the IRCTC Online Passenger Reservation System. Passengers can use this method to easily book their tickets from any location at any time. In India, eBay was established in the year 2004. An online bookseller named Flipkart was founded in the year 2007. Myntra launched its operations in India the same year. As a result, online shopping has developed quickly.

2.11.2 The concept of online shopping

Online shopping is a type of electronic commerce that enables customers to make direct purchases from sellers using a computer browser and the Internet. Electronic commerce is defined as "sharing business information, maintaining business relationships, and conducting business operations by means of telecommunications networks," by Vladimir Zwass, editor-in-chief of the International Journal of Electronic Commerce. The definition of e-commerce is the delivery of goods and services over a computer network. (Kalakota and Whinston, 1997).

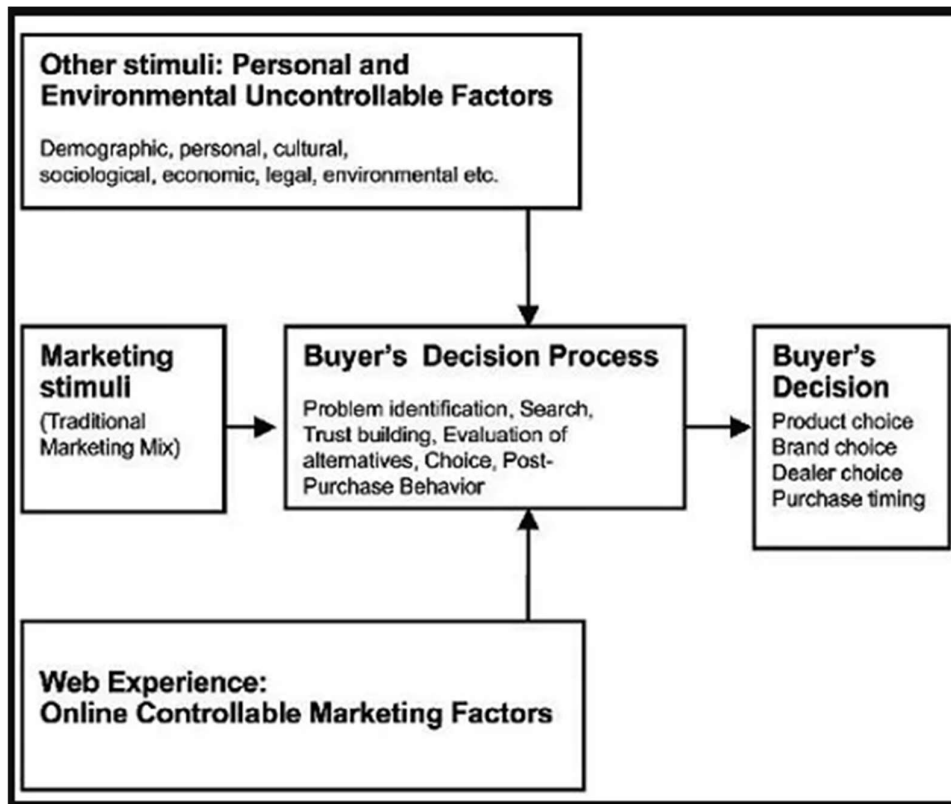
Online shopping refers to the procedure wherein customers transact with a seller in real-time, without the need of a middleman service, for the purchase of goods or services over the Internet. (Laudon and Traver, 2008).

Consumers' lifestyles have changed as a result of online shopping. Consumers can now shop online since transactions happen quickly and there are lower travel expenses. (Korper and Ellis, 2001)

All of them are currently so busy with their individual schedules that they prefer to acquire goods and services while seated at their jobs. They buy the things with one mouse click, and then they continue working with another click. Consequently, diverse work is done online. As a result, online shopping has also made it possible for consumers to be highly quick and tech-savvy. (Close and Kinney, 2010)

The behaviour of internet shoppers is influenced by a wide range of factors. Numerous both controlled and uncontrollable variables are present. For instance, the environment and consumer preferences are uncontrollable factors that frequently govern every online transaction, although other factors, like as the exchange method and the characteristics of the goods and services, are under your control. (Kotler, 2003)

Figure 2.1 Forces influencing online consumer behaviour



(Source: Kotler P, 2003)

Society had been engaged in some form of process of gaining things they want or need since before civilization even emerged. This procedure is known as traditional shopping, or offline shopping, in which customers must physically be present at storefronts and engage with salespeople in person before making a purchase decision (Barvin, 2014). It is the most traditional method of buying goods or services because customers go directly to the stores, shops, or vendors (Suthamathi & Jeeva, 2020). With conventional purchasing, customers may hold the goods in their hands, inspect it, ask the salesperson a question straight away, and address any issues with the item in the store (Bhalerao & Gujar, 2019). According to another study by Sivanesan, Monisha, Babisha, and Abisha (2017), one of the primary factors influencing consumers to select traditional shopping is the need to hold the object in their hands. This suggests that when it comes to shopping, people place an immeasurable value on physical contact and product experience. Additionally, instant delivery is ensured by conventional shopping because customers can take their purchases home straight away. Regarding services, customers might quickly benefit from and experience the service. In

addition, some people enjoy leisure time by simply strolling through malls and doing their regular shopping (Liu et al. in Bhalerao & Gujar, 2019).

However, there are drawbacks to conventional shopping that impede development. Suthamathi and Jeeva (2020) claim that traditional retail is time-consuming and often offers a small selection of goods and services to customers. It would be difficult for vendors to stock up on every item on the consumer wish list due to the restricted amount of space in the warehouses and stores. As a result, customers might need to search at another store for the item they desire, adding to the time spent on one particular product.

Online purchasing is rapidly gaining acceptance among society members for several reasons as digitalization is on the rise. Online shopping is "one of the fastest-growing phenomena," according to Silpa, Rajasree, and Balasubramanian (2016), who define it as "a form of electronic commerce that allows consumers to buy products and services over the internet." The first statement is accurate, particularly during the epidemic when citizen movements were constrained and they had to find another means to make purchases. Therefore, one of the primary factors influencing consumer decision to shop online is convenience (Setiawan et al., 2020; Kailash, 2020; Tham, Dastane, Johari, & Ismail, 2019). Additionally, consumers are encouraged to make purchases online by quick access to product information (Wang et al. in Kailash, 2020; Kushwah & Singh, 2019); and user reviews (Keeney in Kailash, 2020).

This is so that buyers can feel more confident about the products they are purchasing. Another reason why people purchase online is the bigger variety of goods and services available at tempting or reduced rates (Agyapong, 2018), which offers them more advantages (Lim & Dubinsky, 2004). In conclusion, people favour internet shopping due to its convenience, ease of information access, greater selection of goods and services, and reduced costs. On the other side, consumers avoid making online purchases because they believe doing so is riskier (Bhalerao & Gujar, 2019). Lack of product tangibility is the main cause demotivating customers in online shopping.

With online buying, customers are unable to hold the object in their hands or check and study it, which may leave them unsure about whether the item is in excellent condition. Additionally, some online retailers employ images that do not accurately depict the product being sold (Silpa et al., 2016). Customers who have been duped are unlikely to trust internet merchants to be real. We contend that during the pandemic, consumer shopping habits could shift.

In order to stay competitive in the market over the long term, it is crucial that businesses—both offline and online—study the changes in these behaviours and the factors that contribute to them. (Koch et al., 2020). Irrespective of how customers choose to purchase, businesses' main goal is to meet their wants and requirements by providing them with products and services. Only after that is accomplished can the company easily move forward and grow its market.

2.12 Online Shopping Theories

While some studies have recognized the reasons why people use the Internet, others have created structural models based on the online skills of Internet users. (Korgaonkar, et. al.,1999), (Papacharissi and Rubin, 2000), (Rubin, 1994) Company owners and operators of internet enterprises statistics and empirical data in regard to the online market environment. The theories listed below offer actions that can be taken to study and statistically measure the online shopping methodology.

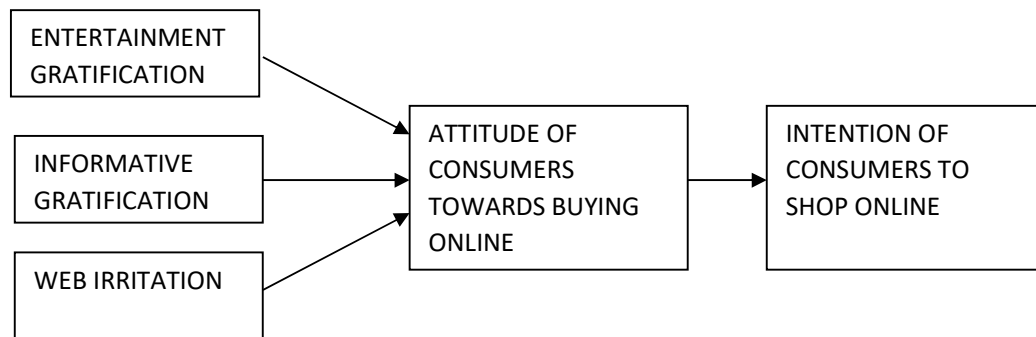
2.12.1 The Uses and Gratification Theory

The Uses and Gratifications theory has been applied to a variety of media, including radio, television, cable TV, and the internet. It is a key practice theory for understanding consumer motivations for media consumption. It is seen as essential for understanding how people use the Internet due to its emphasis on active media usage and its capacity to transcend both mass and interpersonal communication. Although the Internet is an effective means of communication, it is much more than just a collection of websites that offer stuff. Surprisingly, the Internet is a medium with rich media (for example, modern technologies may be used to web sites such as interactive features, video streaming, etc.), and by doing so, it transforms into a potent tool to draw in and hold the interest of site visitors. Attracting customers will become more crucial for business owners, marketers, and web developers of online shopping sites since consumers are currently afforded the luxury of a growing number of online shopping sites to choose from. The Uses & Gratification hypothesis was technologically advanced in research on the efficacy of the radio medium in the 1940s and originated from the functionalist approach on mass media communication. According to Rubin (1994), the main goal of the Uses & Gratification theory should be to clarify and comprehend the psychological demands that shape people's intentions for utilizing the media and the factors that motivate them to partake in particular media use activities. Because of the

Internet's interactivity, users are more actively involved and engaged when utilizing it. (Barbara and Thomas, 2002).

The most useful theoretical framework for researching this media is thought to be the Uses & Gratification theory. So, it's unfortunate that the Internet's rapid development has increased its use and satisfaction. (Thomas, 2000).

Figure 2.2 The Uses and Gratification Theory:



(Source: Weng Marc Lim, Ding Hooi Ting 2012)

2.12.2 Entertainment Gratification (EG)

Referring to the theory of uses and satisfaction (EG) is a significant factor that influences how a particular media is used. The level to which media controllers find the web media amusing and enjoyable is referred to as the entertainment aspect. The effectiveness of media entertainment is measured by how well it satisfies viewers' needs for aesthetic enjoyment, emotional release, and/or escapism. (McQuail, 1983). According to several studies, internet buyers are drawn to these entertainment benefits when they shop online. Online shopping is capable of offering high-brow entertainment value. (Kim and Forsythe, 2007). This idea is further supported by several works, which claim that the enjoyment of this idea is a key factor in determining how accepting people are of them. (Shavitt et al., 1998). Once a customer returns to a website, it is simple for a salesperson or merchandiser to persuade him or her to buy a specific commodity or service, which helps to increase sales.

2.12.3 Informative Gratification (IG)

According to the U&G theory, IG is a key factor that characterizes the usage of a given media. The informative paradigm relates to how much money is spent on entertainment. Gratifications for information, Web irritability, Consumers' attitude towards making an online purchase and their intent to buy online. Web media offers users enlightening

information. The main reason individuals use the internet is to gather various types of information. Similarly, it was determined that the media's primary goal is to serve as a source of information. (Rotzoll and Christians, 1980). Customers will develop positive opinions towards websites they trust to deliver appropriate benefits or attributes of a service and derogatory attitudes towards those that fall short. (Barkhi and Wallace, 2007). The informative satisfaction provided by online retailers may have a beneficial impact on consumers' attitudes towards online purchasing because the sufficiency or relevance of the information provided in relation to the use of the products strategically satisfies their psychological needs. As a result, they gain trust and faith and may decide to buy from them, increasing its availability and usage everywhere.

2.12.4 Web Irritation (WI)

WI is a further important factor that influences how a certain media is used. The irritation hypothesis raises the issue of how bothersome the web is to media consumers and handlers who use it on a daily basis. Some internet merchants use strategies like pop-up ads and animated banners that were intended to fascinate visitors but instead irritate their target clientele. The recipients perceive the media has a significant influence on their perception of the media. (Gao and Wu, 2010). Unpleasant characteristics, including inconsistent pop-up streamers and eye-catching drawings, frequently prey on uncertainty, divert customers' attention, and diminish the quality of human experiences. Two research that claim that there is a significant and negative impact of web annoyance on customers' attitudes support this. (Ducoffe, 1995), (Luo, 2002). In a study, it was discovered that thoughts were important in establishing an interactive goal. Evidently, consumers have a more advanced intention to become immersed in online purchasing the more positive their opinion towards it is. (Al-Rafee and Cronan, 2006). The primary means of communication between an online retailer and its customers during the online shopping process is through the store's website. Some concurred with this idea and emphasized the need of comprehending consumer expectations and feelings. (Chen et al., 2002), (Suh and Han, 2002).

2.12.5 Relationship between Attitude and Intention

It has been agreed that the most notable component of intention is attitude. Assessment of beliefs regarding the outcomes of behaviour and judgement of these outcomes have an impact on a person's attitude. 8 Consumer adoption and usage of the site, as well as the success of online marketing, are both significantly influenced by attitudes about the website. It serves as the primary predictor of sales due to how much audiences enjoy an advertisement or

marketing campaign. (Russell and Allan, 1991). The majority of research appear to be carried out either in the American or European environment, despite the Internet's diverse range of usage and the Gratification hypothesis. Notably, there hasn't been much adoption of this hypothesis among Asian Internet users. Furthermore, there is yet little use of this theory in web-specific contexts. The U&G structure can be used to investigate the reasons why consumers in the Asian market choose to shop online, hence examining their hesitation and curiosity. The U & G theory's demonstration offers a theoretical framework for better understanding customers' attitudes towards and intentions for using the Internet as a channel for online commerce from a media perspective.

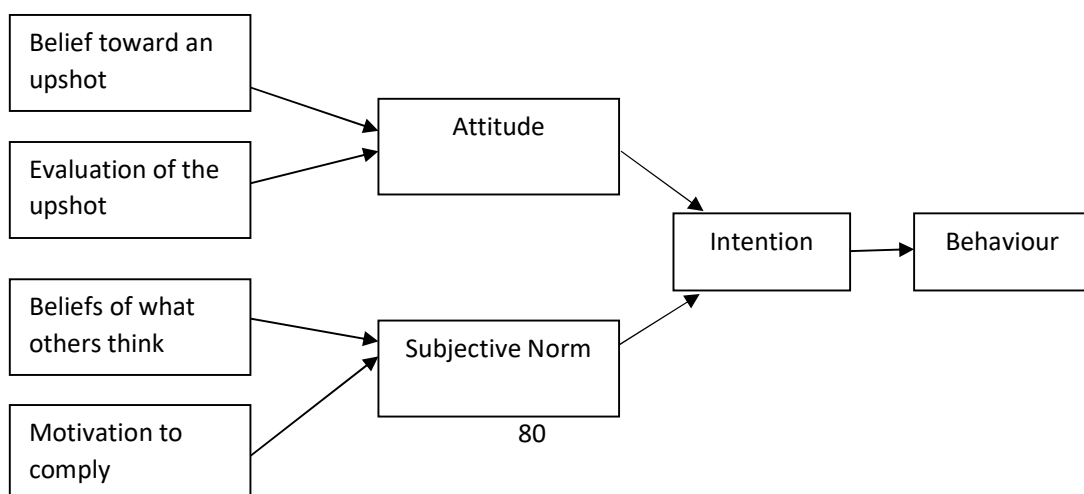
2.12.6 Theory of Reasoned Action (TRA)

In 1967, Ajzen and Fishbein developed the Theory of Reasoned Action, a behavioural theory and paradigm. This theory explains the variables and inputs that contribute to a specific behaviour. It proposes attitudes and arbitrary norms as two factors that control intention. Subjective norms describe the societal pressure a person feels to exhibit or control a behaviour. According to this notion, one's attitude towards a behaviour includes, a belief that a given action will result in a particular result and an assessment of the consequences of that action.

The subjective norm is the expectation that a person feels their environment has of them. The people in a person's immediate environment have a significant impact on whether or not they engage in or intend to engage in any behaviour.

These could be close friends, members of a peer group, family, coworkers, worshippers, elected officials, and even famous people. Our impressions of the beliefs of those close to us—parents, friends, coworkers, partners etc. have an impact on our subjective norms.

Figure 2.3 Below is an illustration of the Theory of Reasoned Action model



(Source: Macovei Octave-Ionut 2015 (Modified))

The theory of reasoned action demands that behaviour be voluntary. The ideas that make up the idea of reasoned action have looked into what motivates a person to take a particular action. According to the hypothesis, desire to carry out a specific behaviour causes real behaviour. This intention, which is known as a behavioural aim, results from the conviction that carrying out the behaviour would produce a clear result. The idea requires behavioural intention since attitudes towards behaviours and subjective standards influence these intents.

2.12.7 Technology Acceptance Model (TAM):

Davis, (1989) with its roots in the TRA (Ajzen, 1991; Fishbein & Ajzen, 1975), the TAM has become a potent tool for examining how people embrace and use information technology. Its consistent ability to account for a significant portion of differences between behavioural intention and actual behaviours, which are primarily drawn from research into the purchase of technology-related products (Bobbit & Dabholkar, 2001; Goldsmith, 2002; Grabner-Krauter & Kaluscha, 2003; Haque, et al., 2006; King & He, 2006), is the reason why TAM was chosen as a research model to explain consumers' adoption of online shopping. The TAM hypothesis states that attitudes that eventually lead to system utilisation behaviour are developed as a result of perceptions or beliefs about the invention (Davis, 1989). It also asserts that each user's behavioural intention to use the system, which is in turn impacted by their attitudes towards using it, determines how the system is actually used. Finally, the usefulness and simplicity of the system have a direct impact on attitude. Perceived usability and perceived ease of use are two specific dimensions that are relevant to online shopping, even though the original purpose of this model was to mimic the adoption of information systems in the workplace (Davis, 1989). (Gefen et al., 2003). As per Davis's (1989) assertion, the ability to attract clients via the internet is contingent upon the technology's usability and utility. Perceived ease of use (PEOU) refers to an individual's belief that a certain system will require minimal effort to operate. Perceived utility (PU), according to him, is the belief that utilising the programme would enhance one's performance.

2.12.8 Engel, Kollet, Blackwell (EKB) Model:

Engel J., Kollat D., and Blackwell R., in (1978) proposed the EKB Model presents a five-step process that consumers employ when making a purchase and builds on the Theory of Reasoned Action. The majority of the marketing information people see on television, in

newspapers, or online is absorbed during the first step, intake. After gathering the information, the consumer engages in information processing, comparing the input to prior knowledge and expectations.

After some consideration, consumers move on to the decision-making stage, deciding to buy based on sound reasoning. Process variables and outside factors, such as the consumer's future self-image after the purchase, have an impact on consumers during the decision-making stage.

According to the EKB Model, there are two times when marketers' participation is most beneficial. Marketers need to give customers enough product information at the initial information phase to encourage them to continue considering the company's products for purchase. During the stage of external effects, marketing is once again a factor. Even if the brand's product isn't significantly different from the competition, lifestyle brands are particularly adept at making the customer want to appear or feel a specific way with the product.

2.12.9 Motivation-Need Theory:

A.H. Maslow (1943), proposed his hierarchy of needs, which had an impact on all of the psychological community. According to his thesis, people respond to their demands in accordance with a five-part priority structure. The needs are Physiological, Safety, Social, Self-esteem, and Self-Actualization in that order of priority.

To emphasize the necessity to specifically personalize marketing messages to consumers, business schools and marketing courses modified Maslow's theories. Successful marketing campaigns must situate a product someplace on the hierarchy of requirements in addition to raising awareness of it. Companies must craft a message that inspires consumers to priorities purchases towards the bottom of the hierarchy because consumers are driven to do so.

By inventing a artificial need for consumers, marketers have had great success applying the motivation-need idea. Modern high-end automakers are particularly adept at emphasizing the security and safety aspects of their cars over the aesthetics. According to the consumer, the only way they can give their family enough safety features is by spending the money on an expensive luxury car.

2.12.10 Hawkins Stern Impulse Buying:

While many theories of consumer behaviour place a strong emphasis on rational behaviour, Hawkins Stern (1962) strongly favoured the notion of impulsive behaviour. According to

Stern, a complete picture of the typical consumer includes both irrational and impulsive purchases. Impulse buying is mostly influenced by outside cues and has little to do with rational decision-making. Stern identified four subcategories of impulsive purchases. The first category is pure impulsive purchases, such as buying a candy bar at the grocery store checkout. Second, shoppers make reminded impulse purchases, like when hot dog buns are displayed close to a meat cooler. The third category is suggested impulsive purchases, such as an electronic gadget warranty.

Finally, customers make deliberate impulsive purchases when they are certain they want to purchase a thing but are unsure of the details. Marketing opportunities abound thanks to theories about impulse purchases. Consumers' ability to resist temptation is affected by every facet of a product, from how appealing the packaging is to how it is exhibited in stores. The most successful marketers are those who can capture an impulsive notion and complete the deal.

Consumer behaviour theories explain how customers make decisions about their purchases and instruct marketers on how to best profit from predictable behaviours. The majority of consumer behaviour and marketing theory are influenced by logical decision-making processes, even though impulse purchases make up a sizeable portion of a consumer's buying patterns.

2.13 Factors affecting online shopping behaviour

Studying the variables influencing online buying behaviour is crucial because it enables businesses to better understand the wants and preferences of their clients, which can result in more effective marketing plans and more sales. For instance, a study by Daroch et al. (2021) identified six factors that discourage customers from making purchases from online stores, including distrust, insecurity, and inadequate product information, reputation and services, fear of bank transactions, and the fact that traditional retail is more convenient than online retail. According to a different study by Jadhav and Khanna (2016), the availability, low pricing, promotions, comparisons, customer service, user-friendly interface, time, and range of options are the primary influencing factors for online buying.

2.13.1 Perceived Risk

Bauer (1960, 67) first proposed the idea of perceived risk as a psychological, subjective construct to explain phenomena like brand loyalty and information seeking. The type and degree of uncertainty or implications that a consumer feels while considering a certain

purchase decision is known as perceived risk. (Rich, 1964). The consumer's perception of the ambiguity and potential negative effects of purchasing a good or service is known as perceived risk. (Staelin, 1994).

In order to examine customer attitudes, Chaudhury and Kaur (2016) investigate both independent and dependent variables such as "advertising, perceived risk, security, website design, convenience, and consumer attitude towards online shopping." It was shown that exterior stimuli have a significant impact on whether consumers opt to shop online or not. It was discovered that five factors—advertising, convenience, security, perceived risk, and website design—significantly influence e-consumers' decision to shop online.

Salim et al. (2019) looked into how 'millennials' in Indonesia behaved when buying. They identify differences between "hedonistic shopping motivation" and "utilitarian shopping motivation," the impact of perceived risk on consumers' online shopping behaviours, and the importance of trust in online shopping using data collected from 210 respondents and analyzed using purposive sampling techniques. Millennial online customers' decision-making and purchase intentions were found to be negatively impacted by perceived risk, which results from feelings of uncertainty while looking for desired products. It has been advised that online merchants boost this element to enhance website traffic because it has been demonstrated that "trust" has a beneficial impact on the decision-making of online millennials.

Song and Lui (2021) have more recently researched the impact of live streaming buying on internet shoppers. The effect of the external environment was demonstrated to have a substantial effect on the risk perception of online shoppers using the Stimulus-Organism-Response (SOR) model. It was found that the customer's intention to buy was negatively impacted by perceived risk. However, it was also noticed that customers were not totally inspired by internet streaming to make purchases, suggesting that the richness of media sources was not a significant influence in determining perceived risk and purchase intention. To increase client involvement, it has been suggested that internet retailers utilize streamers who are dependable and attractive to sell their goods.

Types of Perceived risk

Six major categories of risk that are crucial to consumer orientation have been identified in the literature on risk. According to Jacoby and Kaplan (2020), these are psychological, social, financial, temporal, performance, and physical.

Tandon and Mahendru (2019) examined the perceived risk-taking behaviour of 500 North Indian online shoppers. It has been discovered that a number of risk elements, including time, security, product performance, privacy, and social risks, have a substantial impact on online shoppers' buying experiences. Social risk, time risk, and privacy risk appeared as the main markers of perceived risk, which emerged as a "second-order multidimensional construct." Online shopping was found to be negatively impacted by the financial risk. Risks related to product performance have also been proven to have an impact on consumers' decision-making when it comes to online purchasing, since research has shown that consumers would rather touch, feel, and examine a product before making a purchase than simply browse it online.

Financial Risk

Financial risk is the potential for financial loss as a result of selecting a poor product or service (Ueltschy, 2004).

Tandon and Mahendru (2019) examined the perceived risk-taking behaviour of 500 North Indian online shoppers. It has been discovered that a number of risk elements, including time, security, product performance, privacy, and social risks, have a substantial impact on online shoppers' buying experiences. Social risk, time risk, and privacy risk appeared as the main markers of perceived risk, which emerged as a "second-order multidimensional construct." Online shopping was found to be negatively impacted by the financial risk.

Privacy Risk

The buyer's personal identification, contact information, credit/debit card number and password, email address and passwords, goods or services they purchase or use, etc. are all examples of information that relates to privacy. The risk of disclosure of the information from the aforementioned things is the privacy risk. (Fatma A. Mohamed, 2011).

Bhatti et al. (2018) investigated the various risk factors as well as the 'attitude'-moderating impact among Pakistani Masters students. A lot of attention was paid to the consequences of perceived risk, convenience risk, and product risk. Online buying was found to have a strong and unfavourable relationship with privacy risk, as well as convenience and trust.

Product Risk

According to Ueltschy (2004), product performance risk is the loss incurred when a product's or a brand's performance falls short of expectations.

Jordanian internet shoppers' perceptions of risk variables were examined by Masoud (2013). Financial risk and product risk were found to have a substantial impact on consumer preferences using a sample group of 395 online buyers who had previously made purchases from online businesses, whereas perceived time and social risk had no effect on their online shopping behaviour.

Physical risk

Physical risk is concerned with a person's health and safety (Ueltschy, 2004). Overall, it was noted that online purchasing was viewed as a somewhat risky activity. The conclusion that physical evaluation of the product is one of the determining factors in consumer purchase and risk-reduction led to the suggestion that more information about the product in the form of visual material would reduce risk perception and increase consumer shopping. (Ko et al., 2004)

Psychological risk

Psychological risk is the feeling of disappointment a customer has upon making a poor product or service decision. (Ueltschy, 2004). Psychological risk is defined as the potential loss of self-concept or self-image resulting from the acquisition of the object. (Laroche, 2004).

When a psychological risk is perceived, it refers to the uneasy sensation that arises when considering an online purchase. Customers who choose internet shopping may feel overly socially isolated because they don't engage with new individuals. They conduct their shopping when alone in their homes. When a person purchases a thing online and makes a poor decision, it can be upsetting to their ego. (Hong and Cha, 2013).

Social risk

Social risk is the possibility that an individual's friends may be disappointed in him if he chooses a poor product or service (Ueltschy, 2004).. According to (Laroche, 2004), social risk is the possibility of losing the esteem, respect, and/or friendship that other people could have for the customer.

Simonian et. al (2012) stated, social risk is the worry that one would become lonely or lose social connections while shopping for things online. Consumers are discouraged from

shopping online by their family and friends' experiences and opinions. Customers take on social risk because they want to purchase the product where people know them. Additionally, customers go on excursions in addition to the shopping they would otherwise miss by shopping online. Social risk is therefore a significant issue for internet shopping.

2.13.2 Trust

According to Deshmukh (2000), trust is a psychological condition where one intends to accept vulnerability based on a favourable expectation of the intentions or actions of another party, or being willing to rely on a partner for an exchange (Ganeshan, 1994). In electronic commerce research, trust has been conceptualised as a set of beliefs about an online vendor. (Bhattacharjee, 2002).

The trust is known to possess the three qualities of skill, goodness, and integrity of the trustees. The three components of trust are benevolence, competence, and integrity.

'Competence' in Patricia Beatty (2011) study and 'ability' in Bhattacharjee (2002) study are the same. Thus, it has been established that trust is a multidimensional construct with emotional comfort, credibility/ reliability, quality, and benevolence as its fundamental dimensions. (Venkatesh Shankar, 2002).

Trust in online shopping

When referring to online shopping, the term "trust" refers to the confidence that a customer has in a merchant and their willingness to proceed with a transaction even though there is a chance of losing money because they believe the retailer will use ethical business practises and will be able to deliver the goods or services they have promised. (K. H. Lim, 2006). In electronic commerce research, trust has been conceptualised as a set of beliefs about an online vendor. (Bhattacharjee, 2002). The Web and e-commerce are examples of new technologies that rely heavily on trust for adoption. Trust is a crucial component of e-commerce due to the inherent uncertainty brought about by the necessity to rely on others in many different sorts of commercial transactions and the resulting potential for dealing with opportunistic behaviour or acting in an unforeseen way. (Straub, 2003).

Relationship between Perceived risk and Trust

Risk and trust are closely related concepts. (R. C. Mayer, 1995). In times of risk and uncertainty, trust is a crucial component. (Turban M. K., 2001). The linearity of the causal relationship between perceived risk and trust is an intriguing factor, and this has important implications. According to the research, the linearity of the causal relationship flows from perceived risk to trust. In addition to having a direct impact on intention to transact, trust also has a mediating effect on perceived risk. Customers should be encouraged to make their first online purchase rather than merely browsing the web because they tend to have a higher level of e-trust. Additionally, these customers will be more inclined to make purchases and spend more money online with a higher e-trust level. (Chuan Pang, 2007). Trust in an electronic store was found to be influenced by perceived size and reputation, which in turn influenced attitude and risk perception, which in turn influenced purchase readiness. (Jarvenpaa, S. L., 2000).

A lack of trust in online shopping has been found to be the primary barrier to its adoption. One of the main barriers to the development and spread of B2C e-commerce would be the same. In response to the intensity of risk perception, a parallel line of research has been initiated with the goal of developing a notion known as "online trust" that marketers may use to lower perceived risk. To understand the elements that make up the nature of internet trust, a number of studies have been carried out.

Impact of Risk Perceptions on Online Shopping.

In their analysis in New Zealand, Gurvinder S. Shergill and Zhaobin Chen (2005) discovered that the four key factors that influence consumers' perceptions of web-based shopping are web composition, site consistency or contentment, site client support, and site security or protection.

The study "Internet Shopping Hesitation" looked at four groups of variables, including buyer characteristics, pertinent variables, perceived vulnerability factors, and medium/channel advancement factors. These variables predicted three types of web-based shopping delays, including general stuttering, abandoning one's shopping basket, and stuttering at the final payment stage. (Hoan Cho et al., 2006)

Two common concerns that may deter clients from online shopping are security and unchanging quality. (Hoan Cho et al., 2006).

2.14 Rural online- shopping

Chawla (2023) in his article published in the Times of India mentioned that due to reverse migration, increased internet connection, digitization, and technological adoption, e-commerce is now available in India's countryside. The use of language, customer service, and logistics help has grown significantly in e-commerce. E-commerce gives small companies and shops in rural India new ways to market their products online and expand their brands.

Since a sizable majority of the population lives in rural areas, the rural population dominates the Indian economy. Looking at the potential growth, it seems that e-commerce in rural India is essential in the current Aatmanirbhar Bharat setting.

Pathan (2019) in her study, talked about how people in rural areas behaved when shopping online. The study focused on a convenience sample of participants from rural parts of the Vadodara region who represented a range of professions and age categories. A sample of 100 respondents from the rural areas of Karjan, Padra, Waghodia, and Sewasi was considered. It was clear that the pick of more notable things had the greatest impact. Customers from the country were particularly encouraged to shop online by the low prices offered by online businesses. Customers liked the restrictions and promotions on internet resources. According to the findings of the inquiry, rural consumers need to be informed about things like how to use a product, where to find information about it, their legal rights as consumers, and other things.

In his research, Suresh Kumar (2017) examined how rural consumers behaved when shopping online. Examining the impact of consumer judgements on online shopping was the driving force behind this project. A sample of 100 respondents, 63 males and 37 females, were taken from rural areas. According to the study, businesses need to implement measures like making online sites easier to use, offering Internet kiosks, and having computers and other peripherals available in stores to reduce the risks associated with consumer ignorance. Despite the foregoing, efforts were to be made to inform online buyers of the strategies that should be used while making an online purchase.

In his paper, Mir (2014) recognized how Indian rural consumers felt about online shopping. Information that was both mandatory and optional was used. A planned poll was used to collect the main data. Secondary data was collected from journals, books, newspapers, magazines, blogs, and websites. In order to understand the country purchasers' perspectives on e-retailing, samples were collected from consumers aged 18 to 45 in Haryana, Uttar Pradesh, West Bengal, Karnataka, and Jammu and Kashmir. The total number of responders

in the sample was 200. Chi Square and Z-test were used to analyze the data that had been acquired. The study found that due to low rates of e-education, limited access to the internet, and difficult logistics surrounding product delivery to their locations, rural consumers preferred traditional offline shopping to online buying. Another significant obstacle was the lack of trial options and touch and feel experiences for online purchases.

Another paper examined the effects of infrastructure, product qualities, and the relative competitiveness of online and offline businesses on web-based buying, as well as the effects of buyer traits and product qualities on the internet. According to the analysis, rural consumers were less likely to engage in online buying because they were perceived as being risk-averse and lacking in creative thinking. Another topic that needed more investigation and study was the relationship between rural consumers' level of creativity and their acceptance of online buying. (Velayudhan, 2019).

2.15 Rural Consumers Buying Decision Process

The rural consumer decision-making process is a complex process that involves several stages. According to Singh et al. (2020), the decision-making process for rural consumers can be broken down into the following stages:

Need recognition:

During the need recognition stage, rural consumers identify a need or problem that they want to solve. (Singh et al., 2020). This could be anything from needing a new pair of shoes to wanting to buy a new car. Rural consumers may have different needs than urban consumers due to differences in lifestyle and culture. (Kumar and Sharma, 2019). E.g., A farmer realizes that he needs a new tractor to help him with his work.

Information search

Once the first need has been identified, rural consumers move on to the information search stage. During this stage, they gather information about the product or service that they are interested in. This could involve asking friends and family for recommendations, reading reviews online, or visiting stores to see the product in person. (Singh et al., 2020). Rural consumers may have limited access to information due to a lack of internet connectivity.

(Kumar and Sharma, 2019). E.g., The farmer asks his friends and family for recommendations and reads reviews online to find the best tractor for his needs.

Evaluation of alternatives

After gathering information, rural consumers move on to the evaluation of alternatives stage. During this stage, they compare different products or services to determine which one best meets their needs. (Singh et al., 2020). Rural consumers may have limited options when it comes to products and services due to a lack of availability in their area. (Kumar and Sharma, 2019). E.g., The farmer compares different tractors based on their features, price, and brand reputation.

Purchase decision

Once they have evaluated their options, rural consumers make a purchase decision. This could involve buying the product online or in-store. (Singh et al., 2020). Rural consumers may face challenges when it comes to payment methods due to a lack of access to online payment options. (Kumar and Sharma, 2019). E.g., The farmer decides to buy a John Deere tractor from a local dealer.

Post-purchase evaluation

Finally, after making a purchase, rural consumers evaluate their decision and determine whether or not they are satisfied with their purchase. (Singh et al., 2020). Rural consumers may have different expectations when it comes to customer service and support. (Kumar and Sharma, 2019). E.g., After using the tractor for a few months, the farmer evaluates his decision and determines that he is satisfied with his purchase.

2.16 Impact of Covid-19 on Rural online buying behaviour

The COVID-19 pandemic has had a significant impact on the way people shop. With lockdowns and social distancing measures in place, people have been forced to turn to online shopping. This has been particularly true for those living in rural areas. In this section, we will explore the impact of COVID-19 on rural online buying behaviour. The pandemic has led to a significant increase in online shopping across the world. According to a study by McKinsey & Company, online shopping has grown by 10 years in just 90 days. This growth

has been particularly pronounced in rural areas. With fewer options for shopping locally, people living in rural areas have turned to online shopping as a way to access goods and services.

In their study "Changes in Consumer's Purchase Patterns as a Result of the Covid 19 Pandemic," Valaskova et al. (2021) investigated how the pandemic has impacted consumer behaviour, including investment, expenses, financial and social welfare, etc. In order to determine the key variables influencing consumers' financial situations and the development of new shopping habits, researchers gathered about 425 responses and conducted a Pearson's chi-square test. They came to the conclusion that the uncertainty brought on by the COVID 19 pandemic is mostly to blame for the new purchasing behaviour. The shift to digital technology has occurred because to restricted population migration. Age, income, and industry of employment are the factors that have the biggest impacts on the changes, although the respondents' gender had little of an impact.

One of the biggest impacts of COVID-19 on rural online buying behaviour has been the shift towards e-commerce platforms. With physical stores closed or operating at reduced capacity, people have had to turn to online retailers like Amazon and Walmart for their shopping needs. This shift has been particularly pronounced in rural areas where there are fewer options for local shopping. (Bartik et al., 2020)

Another impact of COVID-19 on rural online buying behaviour has been the increase in demand for home delivery services. With people unable or unwilling to leave their homes due to the pandemic, home delivery services have become increasingly popular. This has been particularly true for those living in rural areas where access to goods and services can be limited. COVID-19 has led to an increase in demand for contactless payment options. With people concerned about the spread of the virus through physical contact, contactless payment options like Apple Pay and Google Wallet have become increasingly popular. This trend has been particularly pronounced in rural areas where access to traditional banking services can be limited.

In their research "To study the impact of instafamous celebrities on the consumer buying behaviour," Gupta et al. (2020) discovered that Instagram is the most widely used social networking platform worldwide. Social influencers have a significant impact on how consumers behave while making purchases online. Almost all industries, including beauty/fashion, health/fitness, food/beverage, home/family, etc., have seen a rise in the use of

social media influencers in communication and marketing initiatives. They discovered the characteristics influencing consumer purchasing for Instagram through this investigation. The study examines the influence of Instagram celebrities on consumer purchasing behaviour in light of the significant transformation that social media has brought about in the means of information exchange.

The shift towards e-commerce platforms has been particularly pronounced in rural areas where there are fewer options for local shopping. According to a study by the National Bureau of Economic Research, rural areas have seen a 30% increase in online spending since the start of the pandemic. This trend is expected to continue even after the pandemic is over.

Another impact of COVID-19 on rural online buying behaviour has been the increase in demand for online grocery shopping. With people unable or unwilling to leave their homes due to the pandemic, online grocery shopping has become increasingly popular. This trend has been particularly pronounced in rural areas where access to fresh produce and other goods can be limited. COVID-19 has led to an increase in demand for online education and training services. With schools and universities closed or operating at reduced capacity, people have had to turn to online education and training services as a way to continue their studies. This trend has been particularly pronounced in rural areas where access to traditional educational institutions can be limited. (Philip and Rajalakshmi, 2022).

2.17 Government initiatives for Rural E-commerce

The Indian government has launched several initiatives to promote rural e-commerce in India. One of the most significant initiatives is the Digital India program launched in July 2015. The programme intends to boost the nation's digital development by enhancing online infrastructure and expanding citizen access to the internet. The initiative encompasses three key objectives: establishing a secure and stable digital infrastructure, delivering digital services, and ensuring that every citizen has access to the internet. (IBEF, n.d.)

Another initiative is the Digital Finance for Rural India program launched by the Ministry of Electronics and IT (MeitY). The scheme aims to provide a digital push, specifically in rural parts of India, by creating access and awareness through Common Service Centres (CSCs). (Dhabhai, 2021).

The government has also launched schemes such as e-governance, mobile e-health services, and digital finance for digital inclusiveness. (Sharma,2013).

Some of the most significant needs of rural India can be met by digitization, including those for e-governance, banking and financial services, educational and healthcare services, mobile/DTH recharging, e-ticketing services, online shopping, etc. (Nandrajog, 2018).

2.17.1 Digital India

Prime Minister Narendra Modi introduced the Digital India Programme on July 1, 2015. In his opening remarks for the programme, he spoke about his vision for a digital India, one where technology ensures that the government interface is impervious to corruption, that citizens can access governmental services quickly and easily on mobile devices, that knowledge is power and empowers the populace, and that access to information knows no boundaries. Government productivity interacts with citizens on social media, excellent education spreads to the most remote areas thanks to digital learning, and quality health care is supported through e-health care. Farmers have access to current information and are linked to international markets. (Gaur and Padiya, 2016)

Table 2.1 Nine Pillars of Digital India:

Sl. No.	Pillars	Functions
1	Broadband Highways	To provide an integrated information infrastructure with integration of State Wide Area Network (SWAN), National Knowledge Network (NKN), and National Optical Fibre Network (NOFN). To provide high-speed broadband coverage highways connecting about 250,000 villages, various government departments, universities, etc.
2	Universal Access to Phones	To provide mobile phone access to 42,300 villages.
3	Public Internet Access Program	In order to deliver government services at the Gram Panchayat level, 250,000 CSCs must be operational.

		Transformation of 150,000 post offices into multi-service facilities.
4	E-Governance Reforming Governance through technology	To simplify, automate, and streamline government procedures via business process re-engineering.
5	E-Kranti Electronic Delivery of Services	Application of technology for the provision of services, such as e-education, e-healthcare, planning, security, financial inclusion, justice, etc.
6	Information for everyone	To make public documents and information from the government available online.
7	Electronic Manufacturing Target NET ZERO Import	To take different steps in areas such as taxation/incentives, economies of scale, skill development, public procurement, etc. to achieve net zero imports by 2020.
8	IT for Jobs Electronic Delivery of Services	To give young people the training and skills they need to get employment in the IT/ITES sector.
9	Early Harvest Programmes	To concentrate on completing projects in a timely manner, such as installing Wi-Fi at every university and creating an IT platform for messages and e-greetings from the government.

(Deloitte, ASSOCHAM, 2015).

2.17.2 Government E-Marketplace (GeM)

The Directorate General of Supplies and Disposal (DGS&D) provided advice to the Ministry of Commerce & Industry as it created the Government e-Marketplace (GeM), a new public procurement portal that was launched by the government in 2016. GeM is an innovative and revolutionary government initiative with the goal of changing how government ministries/departments, PSUs, autonomous entities, etc. acquire products and services. According to Section 8 of the 2013 Companies Act, GeM is a non-profit autonomous entity that is registered. It offers CPSUs, SPSUs, municipal entities, and Ministries/Departments of the Central and State Governments an end-to-end online marketplace for the purchase of

products and services. It was created with the intention of bringing about efficiency, openness, and simplification in government procurement. (Pai, 2019).

Table 2.2 Gem, 2023 Statistics

Sl. No.	Particulars	Statistics
1	Buyer Organisations	70,341
2	Sellers & Service Providers	6,625,113
3	Product Categories	11,968
4	Products	3,410,668
5	Service Categories	300
6	Service Offerings	271,844
7	Orders	16,209,327
8	Order Value (Cr.)	₹ 466,743 crores
9	MSE Sellers & Service Providers	837,254
10	Orders Value (MSE %)	52.06 %

(GeM, 2023).

2.17.3 Startup Village Entrepreneurship Programme (SVEP)

Additionally, the Startup Village Entrepreneurship Programme (SVEP) aspires to enrol 53 000 entrepreneurs while attracting 182 000 over the course of four years. There are a number of initiatives, including digital ones, to enhance funding in rural and distant areas. (Johri and Kumar 2019).

2.17.4 E-SARAS

The National Rural Livelihoods Mission (NRLM), Ministry of Rural Development (MoRD), Government of India, spearheaded the development of an effective internet platform for the improvement of rural residents' quality of life. This online storefront displays the goods produced by self-managed Self Help Groups (SHGs) and federated organisations. (e-saras, 2023)

Deendayal Antyodaya Yojna- National Rural Livelihoods Mission (DAY-NRLM) and Ministry of Rural Development, Govt. of India, launched the e-SARAS mobile app on July 3, 2023, taking a further step towards bolstering marketing support for goods produced by women in Self-help Groups (SHGs). This will increase eCommerce initiatives for goods produced by SHGs. The Foundation for Development of Rural Value Chains (FDRVC), a not-for-profit organisation established jointly by the Ministry of Rural Development and Tata Trust, will oversee the e-SARAS fulfilment centre, which will be used to process, package, and ship products that customers purchase through the e-SARAS Portal and e-SARAS mobile App. The logistics necessary to deliver an online order to a customer's door will be handled by it. A more successful platform for promoting the goods created by women in self-help groups will be eSARAS, a mobile e-commerce app. It is a project to promote the greatest, most genuine handicrafts and hand-loom products that was conceptualised by the DAY-NRLM, Ministry of Rural Development (MoRD).

It is a project that helps SHG products be more easily marketed while advancing the Vocal for Local philosophy. The Ministry wants each SHG household to have at least two or three sources of income. Non-farm business is one of the many ways the poor make a living. The main strategy for improving non-farm livelihoods is to give SHG products commercial connections. (Press Information Bureau, 2023)

2.17.5 Open Network for Digital Commerce (ONDC)

Promoting open networks for all facets of the exchange of goods and services over digital or electronic networks is the goal of the Open Network for Digital Commerce (ONDC) programme. The ONDC operates on an open-sourced methodology that is platform-neutral and makes use of open network protocols and open specifications. Similar to the hypertext transfer protocol for information exchange over the internet, the simple mail transfer protocol for email exchanges, and the unified payments interface for payments, the foundations of ONDC are open protocols for every step of the entire chain of activities in the exchange of goods and services. (PIB, 2022)

Operations like order fulfilment, inventory management, order administration, and cataloguing would all be standardised under ONDC standards. This will free small enterprises from platform-centric regulations and allow them to utilise any ONDC-

compatible application. This will give small enterprises a variety of ways to conduct business and be found on networks. Additionally, it would make it easier for people who aren't currently on digital commerce networks to adopt digital ways. It is anticipated that ONDC would increase consumer access to and inclusivity of e-commerce. Customers may use any compatible application or platform to find any seller, good, or service, giving them more options and more freedom of choice. Hussain (2022).

Role of ONDC in Rural E-commerce

ONDC will help to reduce costs for both buyers and sellers. Buyers will be able to find better prices from a wider range of sellers. Sellers will be able to reach a larger audience and sell their products more easily. One of the key benefits of ONDC is the creation of a unified digital platform that will allow seamless integration between different merchants, payment systems, and logistics providers.

The ONDC is eager to open up the country's Micro, Small, and Medium Enterprises (MSMEs) and small traders' access to the digital market and level the playing field for e-commerce operators. Delivering discoverability, inclusivity and interoperability, it will also benefit new entrants (ONDC, 2023).

ONDC provides small-scale entrepreneurs and firms working in the rural fintech space with adequate tools and resources to craft a seamless and secure digital experience for customers. This includes multiple payment options with the security and convenience of digital currency. (Kumar, 2023).

ONDC can be a significant catalyst for rural-led GDP growth in India. ONDC aims to democratize the e-commerce space in India, offering significant opportunities for all players. Empowering E-Commerce Through Innovation and Fair Competition, ONDC is set to revolutionize the e-commerce sector by levelling the playing field for e-commerce platforms and sellers, while also expanding digital market access for millions of small businesses and traders in the country. In order to enable vendors from smaller platforms to reach millions of prospective customers, ONDC functions as an open-source e-commerce platform that enables buyers and sellers to trade independent of the platform they are registered on. The integration of various State platforms with ONDC will have a positive snowball effect on internal trade, as many State governments have already established state handicraft and art promotion platforms. (Jit, 2023).

Similar to the hypertext transfer protocol for information exchange over the internet, the simple mail transfer protocol for email exchanges, and the unified payments interface for payments, the foundations of ONDC are open protocols for every step of the entire chain of activities in the exchange of goods and services. Open-sourced methodology underpins ONDC, which uses open specifications and open network protocols that are not dependent on any one platform. ONDC aims to democratize the e-commerce space in India by transforming it from a platform-centric paradigm to an open network for buying and selling goods and services. (Setu, 2022).

Some of the top online retailers in the world, including Amazon, Flipkart, and Paytm, currently dominate the Indian e-commerce market by offering substantial discounts and maintaining slim profit margins. 80 percent of the Indian ecommerce market was taken up by these three companies collectively. These stores use self-service technologies with AI capabilities to monitor the market for prices and give the cheapest price per location.

Small companies and regional vendors are therefore attempting to stay up with the pricing competitiveness and client retention challenges, which has a detrimental impact on the digital market industry. This directly threatens India's small business sector, where 90 percent of all sales are made by tiny sellers. So, by establishing a platform-independent network and robust competition, ONDC will abolish that monopoly. (Dash, 2022).

2.18 Initiatives by Private E-commerce companies in Rural India

Haji (2021) mentions that, through its network of more than 100,000 sellers, Flipkart offers more than 80 million products. On the platform, there are 100 million registered users. Flipkart works hard to offer the rural people a variety of official positions (emphasis on women participation in the company's activities) in order to achieve the SDGs and contribute to the social and economic well-being in rural India. Additionally, it provides purchasers with options and initiatives like receiving credit and loans or a "pay later" programme to acquire the goods advertised on the platform. Raising MSMEs' understanding of more efficient business practises is the focus of numerous initiatives.

Flipkart has been taking several initiatives to support rural commerce in India. For instance, Flipkart has partnered with RuralShores to create job opportunities in rural India. (Stephen, 2020). Flipkart has also been enhancing its efforts towards fostering a more inclusive seller

ecosystem with enhanced seller-focused policies aimed to strengthen MSME growth across the country. (Financial Express, 2023).

More than 30 million products from more than 125 000 brands and retailers are sold on Snapdeal by its 300 000 sellers. More than 3000 cities and towns are served by it. The business makes several efforts to introduce MSMEs from outlying and rural areas to e-commerce.

The Common Service Centres (CSCs), which are actual buildings used to physically bring e-services to rural and remote areas of India, are one example. Village Level Entrepreneurs (VLEs), who are in charge of providing services like banking, insurance, and e-commerce, run these centres. Another example is the Amazon Easy programme, which is a network of aided shopping locations that provides customers in remote areas with a convenient shopping experience. Local business owners who run these locations assist consumers with placing Amazon orders as well as returns and refunds.

The B2B e-commerce website Udaan is dedicated to connecting Indian vendors. The marketplace hosts more than 15 million products from 20 000 vendors and 10 million retailers. It has businesses in more than 80 cities and delivers goods to more than 500 cities.

2.19 Literature Review Summary

Table 2.3 Documentation of Literature Reviewed

Documentation of Literature Reviewed							
Sl. No.	Literature Reviewed (Title of the paper, article, etc. along with the source, i.e., the name of the Journal, Magazine, Book, etc.)	Literature Type (Research Paper, Review Paper, Chapter of a Book, etc.)	Author /s	Publi shing Year	Gist of Points gained	Gap	Linkage to own research
1	Consumer Buying Behaviour Towards Online and Offline Shopping: Pre, During and Post Covid 19 Pandemic. <i>International Journal of Professional Business Review</i>	Research Paper	Priyabr ata Roy, Dhanan joy Datta	2023	The study focused on the factors that impact consumer purchasing decisions in offline and online stores by providing a conceptual framework	Lack of both qualitative and quantitative research. Also it overlooked the cross-industry applicability.	The factors that impact consumer purchasing decisions in offline and online stores

2	A study on factors limiting online shopping behaviour of consumers. <i>Rajagiri Management Journal</i>	Research Paper	Bindia_ Daroch_ _Gitika_ Nagrath _Ashut osh_ Gupta	2021	The study examined how customers behave when they shop online and identify the factors creating barriers to make purchases.	Although this study clarifies certain limitations, more research is necessary to fully grasp the subtle aspects unique to rural customers.	Perceived risk and lack of trust
3	Rural consumer behaviour towards online shopping with special reference to the rural area in Thiruvananthapuram district. IJFANS	Research Paper	Deepa V. P. and Geetha S.	2022	Study examined the commitment of rural men towards internet buying.	Further understanding of the obstacles unique to rural areas and trust-building techniques is necessary.	A few influencing factors are the low cost, variety, and time-saving features.
4	Factors limiting rural consumers' attitudes towards online buying with soecial reference to South Salmara Mankachar district of Assam, India, Journal of Positive School	Research Paper	Kazi M.R.	2022	examined the variables influencing the opinions of rural	Subsequent studies may explore the unique issues that rural consumers	concerns with order cancellation, exchanges and

	Psychology				consumers towards internet purchasing.	confront in their particular context.	returns, post-purchase servicing, delivery risk, product risk, website design, and security and trust difficulties were found.
5	Rural consumer attitude towards online shopping: An empirical study of rural area; International Journal of Innovative Research in Management Studies	Research Paper	R. Sureshkumar	2017	Impact of consumer perception in regards to online shopping	Analysis not found regarding purchase intention formation and product choice preference among rural consumers	Study concentrates on consumer perception towards online retailers.
6	Rural consumer behavior towards online shopping in Vadodara district; International journal of management, technology and engineering.	Research Paper	Zeenat Pathan	2019	Rural people behavior towards online shopping and awareness regards online	Any comparative analysis not found so far among various risk factors	Factors that influence online shopping

					shopping		
7	Online shopping – a strategy need for rural consumer; Journal of chemical and pharmaceutical sciences	Research Paper	Fenin Samuel . S and K.A Janardhanan	2016	Online buying behavior of rural consumers in Tamil Nadu. Study of encouraging and discouraging influential factors	Any comparative analysis so far not found among factors to be considered by the buyers	Analysis of encouraging and discouraging factors to purchase online
8	E-commerce and the rural sector; International Journal of Advanced Research in Computer Engineering & Technology	Research Paper	Hardik kumar and Marolia Jamshid	2012	Area of research emphasize on rural sector of Gandevi Taluka, near Navsari district, Gujarat	Any emphasis not found on product category purchased online by rural consumers.	Study focuses on the experience of using E-commerce and the problems faced in the rural area
9	A Conceptual Model of Service Quality and Its Implications for Future Research. Journal of Marketing	Research Paper	Parasuraman A.	1985	Services buying behavior, w.r.t. perceived risk	Any Comparative analysis not found so far among buying factors	Services buying behavior, w.r.t. perceived risk

10	A Cross-National Study of Perceived Consumer Risk Towards Online (Internet) Purchasing. The Multinational Business Review	Research Paper	Linda C. Ueltschy	2004	Various perceived risks factors; financial, product performance, physical, psychological & social	No comparative analysis among various risk factors in context of India/ Jharkhand	Comparative analysis among various perceived risk factors
11	Conceptualization and measurement of perceived risk in shopping. Marketing Management Journal.	Research Paper	Bauer, R. A	1960	Concept of perceived risk in Shopping	No comparative analysis among various factors to be considered by the buyers	Perceived risk concept in shopping
12	Exploring How Intangibility Affects Perceived Risk. Journal of Service Research	Research Paper	Michel Laroch e	2004	Different perceived risk factors like; psychological risk, social risk and how intangibility affects them	Any analysis not found among perceived risk factors to be considered by the buyers	Different perceived risk factors like; psychological risk, social risk
13	A study on perceived risk	Research	V.	2014	An analysis of	No analysis found	Factor analysis

	in online shopping of youth in Pune: A factor analysis. Acme Intellects International Journal of Research in Management, Social Sciences & Technology. Vol- 8 No. 8.	Paper	Kumar, Dr. Ujwala Dange		various factors involved in online shopping youth of Pune	in across various purchase factors	regarding online shopping behavior
14	E-commerce revolution in rural India; International journal of scientific research and reviews.	Research Paper	Shaifali Gupta	2019	Descriptive study on overview of e-commerce in rural areas and proposal to address its challenges	No analysis found regarding comparison across factors affecting online shopping	Driving factors of e-commerce in rural areas.
15	A study on perceived risk & trust in online shopping: a comparative study among various demographic groups of Pune shoppers.	Research Paper	V.Kumar, Dr. A Asawa	2016	Comparative study of perceived risks and trust among online buyers of Pune	No analysis found in context of comparison between rural and urban across demographic groups	Comparative study of perceived risks and trust

16	Assessing Perceived risk of consumers in Internet Airline Reservations Services. <i>Journal of Air Transportation.</i>	Research Paper	Dr. Lawrence F. Cunningham	2004	Information search before purchasing, preference of reputed brands by the buyers in forming purchase intention	Comparative analysis among perceived risk factors to be considered by the buyers	Considering various factors while forming purchase intention
17	An analysis of the rise of e-commerce in India.	Research Paper	R Kumar and Dr. A Nagendra	2018	The study encompasses the views and preferences of e-commerce consumers	Not much in-depth analysis found so far regarding purchase factors of rural consumers	Emergence of e-commerce as a new sector in Indian economy
18	Anticipation of e-retailing in rural India and rural consumers attitude towards e-retailing; Research journal's journal of management.	Research Paper	Irshad Ahmad Mir	2014	Rural consumers attitude towards e-retailing and challenges in the way of e-retailing	No analysis found so far regarding specific product preferences	Investment to be encouraged in rural e-retailing in order to boost rural online shopping
19	Measuring the Perceived	Working	Rekha	2016	The study focused	This study was	The

	Impact of Internet on Individuals in Rural India: Research & Publications IIM-A W.P. No. 2016-03-61	paper	Jain		on the rural individual of Ranchi in Jharkhand and Guna in M.P. This study developed a model for assessing Perceived Impact of Internet use.	done at an early stage of Internet deployment in the rural areas. At this stage adoption was not high and service quality may not have been adequate. Other possible uses of internet is not mentioned so far in the study.	individuals who used the Internet had high levels of desires and expectation on 'Enhancement of Work Scope' by using the internet
20	Factors influencing rural shopping in rural India: A review: IIM-K	Review Paper	Sanal Kumar Velayudhan	2019	The review examines the influence of consumer characteristics on online shopping, product characteristics	Relationship between brand knowledge and online preference needs validation, touch and feel requirement needs a study to provide	Partnering or use of trusted retail brand to which consumers are loyal would help gain greater

					influence on online shopping, relative competitive ability of online and off-line retail business and their influence on online shopping and the influence of infrastructure on online shopping.	empirical support on this. Product influence needs to be examined for differential response between rural and urban markets.	acceptance of online retail service compared to urban markets
21	A comparative study of selected online shopping website from customers perspective in the city of Ahmedabad. Int. J. Adv. Res. 4(8)	Journal	Harira mani and Pandya	2016	The study have tried to identify the factors/ reasons of hesitations while buying online. The study suggested six major reasons of hesitation	No suggestions regarding purchase intention formation and product choice among consumers	This study focused on what stops the customers to buy online
22	Consumer behaviour in online shopping.	Research Paper	Anders Hasslin	2007	In this research, price, trust, and	Study not adequately	Factors that influence

	Department of Business studies at Kristianstad University		ger, SelmaH odzie and Claudio Opazo		convenience were identified as important factors. Price was considered to be the most important factor for majority of the students.	depicting the purchase intention of consumers.	consumers in online shopping
23	Determinants of Shopper Behavior in E-Tailing: An Empirical Analysis. Paradigm, 13(1), 73	Research Paper	Prasad and Aryasre e	2009	Explored the determinants of shopper behaviour such as convenience, customer service, trust, web store environment and web shopping enjoyment.	No analysis found so far regarding specific product preferences	all factors such as convenience, web store, online shopping enjoyment and customers service, were significant with reference to patronage of online retail

							stores
24	A Study on Customers Attitude Towards Online Shopping – An Indian Perspective. Indian Journal of marketing 40(11),43-52	Research Paper	Banerjee, Dutta, and Dasgupta	2010	There was a significant association between online shopping and monthly family income, frequency of internet usage, and time spent per session on Internet usage.	Not adequate analysis found regarding purchase intention and product preference.	Availability of extensive and current information was the most important factor which influenced Indian customers to shop online
25	Changing Purchase Behaviour of Indian Customers. A Journal of economics and management, 1(8), 69-73.	Research Paper	Pallavi kumari	2012	Indian market are celebrity influence, online shopping, freebies and popularity of eco-friendly products	Specifically Rural purchase behaviour	Study regarding purchase behaviour
26	Online Buying Behaviour of Netizens, A Study with Reference to Coimbatore,	Research Paper	Shalini and Kamala	2013	Online shoppers are young, mostly educated and	Product preference and rural consumer behaviour	There is a positive attitude which

	Tamil Nadu, Indian Journal of Marketing (2013), 10(3) ,35 – 45		devi.D		expert users of Internet and mobiles		influences those people towards online shopping and advertisements
27	CEO of Indiaplaza.com, Deccan Chronical,	Newspaper Article	K.Vaith eesewar an	29 Jan 2013	With product getting standardized, specifications getting fixed and the concept of service getting eroded, the post-sale responsibility of the retailer has come down drastically		Customers go to stores to explore the product physically in detail but buy online at a cheaper rate
28	A study on customer preferences and satisfaction towards selected online websites	Research Paper	Mohan apriya. S and Anusuy	2014	All types of commodities and services are being sold through the	Preferred product category not explained in any particular order	online shopping is on the rise, showing

	(with special reference to Coimbatore city)', Paripex - Indian Journal of Research, Volume 3, Issue. 11, pp.45-46, ISSN - 2250-1991		a.D		websites, have been explained.		fabulous potential for future growth, as well.
29	Profiling Internet Shoppers in Hong Kong", 10.1300/J046v15n01_02, pages 7-29	Research paper	Leo Sin & Alan Ts	2002	Security and reliability are two critical concerns that may prevent consumers to shop online.	Security and perceived risk relativity sufficiently not explained.	Hinderances to online shopping
30	Web-Based Shopping: Consumers' Attitudes Towards Online Shopping in New Zealand	Research Paper	Gurvin der S Shergill and Zhaobi n Chen	2005	The four main aspects that impact consumer perceptions are website design, website security/privacy, website customer service, and	Not adequate analysis of personal factors	factors that influence consumer perceptions of online purchasing

					website reliability/fulfilment.		
31	Online Shopping Hesitation”, Cyber Psychology & Behaviour, Volume 9, Number 3, 2006	Research Paper	Hoan Cho et al	2006	Predicted three types of online shopping hesitation i.e., overall hesitation, shopping cart abandonment, and hesitation at the final payment stage.	Purchase decision regarding product category preferences	consumer characteristics, contextual factors, perceived uncertainty factors, and medium/channel innovation factors
32	Consumer Motivation and Concern Factors for Online Shopping in Turkey“, Asian Academy of Management Journal, Vol. 17, No. 2, 1–19	Research paper	Ceren Topaloglu	2012	Consumers emphasize more on the searching process and they enjoy the exploring the shopping websites	Not much emphasis have been paid on establishing trust factors in the mind of customers	when people have personal security concerns, they avoid online shopping

33	Consumer Behavior towards online shopping of electronics in Pakistan” www.academia.edu/9665629		Bashir A	2013	Revealed that the main barrier in the process of online shopping is the safety issue. People are afraid to share their personal information and financial information on internet.	Other influencing factors could have been addressed in detail	Security issues regarding online purchase are addressed
34	Analyzing Perceived Risks and Website Attributes in E-Retailing: A Study from India”, Journal of Internet Banking and Commerce, August 2013, vol. 18, no.2	Research paper	Mishra S	2013	Highest perceived risks regarding online shopping are those related to security of credit card information, confidentiality of	Product category purchase online not being related to perceived risk	Risk factors related to the delivery of products purchased online.

					personal information and trust in e-retailers		
35	Consumers' perceptions towards online shopping" International Journal of Research in Economics and Social Sciences (IJRESS) Vol. 7 Issue 12	Research paper	S Harira mani	2017	Factor analysis revealed that advertising and promotion Strategies of the website is the most important factor that affects the consumers' perception.	Product category choice and preferences is not sufficiently discussed	Social and Rational Buying" as a major factor contributing to the overall satisfaction level of consumers shopping online
36	Why do consumers like websites? Journal of Targeting, Measurement and Analysis for Marketing, 11(4), 350-361	Research Paper	Huizing h, E. K., & Hoekstra, J. C	2003	Explored many factors that determine why do customers return back to a web-site or a store	Not adequate analysis on personal factors and its correlation with website design	User friendliness and ease in handling websites are most important factors for

							consumers to prefer a website
37	Online shopping; Company business management. Journal of Academy of Business and Economics, 5(3)	Research Paper	Change hit, C., Douthit , S. J., &Hoff meyer, B	2005	Study to identify the perceived important factors for online shoppers who make the decision to visit a website.	Product preferences and its relationship with motivating factors	Motivating factors to return to a website and reasons to make a purchase decision.
38	Pragmatic Buyers or Browsers? A study of online buying behaviour. Journal of Indian Management Studies, 2,141-166	Research Paper	Viridi, Puri, Modi, Sehgal	2007	Online surfers demography do have a significant impact on the buying behaviour.	Market factors and other factors with relation to purchase intention	Demographic profile related with purchase behaviour

39	Investigation of consumer perception towards internet based Eshopping; Proceedings of the 4th National Conference on managing customer loyalty, Maharishi Markendshwar University	Research paper	Pooja Mordani	2008	Positive experience with a website plays a vital role in forming and winning the consumers trust while doing shopping online	Personal and environmental factors to be correlated with the website attractiveness	If consumers trust the website then they will perceive ease of using and result into an intention to purchase
40	Young consumers online shopping: an empirical study. Journal of Internet Business, (5).	Research paper	Alam, S. S., Bakar, Z., Ismail, H. B., & Ahsan, M	2008	Website design, website reliability, privacy and customer service are the four key factors which influence the perceptions of young consumers' while shopping online	Not adequate analysis found regarding product choice preference and other marketing factors	The impact of perceived factors on intentions to buy online is different from that of inexperienced online buyers
41	The relationship between	Research	Huang,	2010	Investigated the	Online product	Personal factor

	personality traits and online shopping motivations. Social Behavior and Personality: an international journal, 38(5), 673- 679.	paper	J. H., & Yang, Y. C.		relationship between personality traits and online shopping motivations by comparing Big Five model of personality and motivations	choice preference correlation with personality	association with motivation to purchase
42	Online Shopper Behavior: Influences of Online Shopping Decision. Asian Journal of Business Research. 1. 10.14707/ajbr.110012	Research paper	ChayapaKataw etawaraks and Cheng Lu Wang	2011	The study examined the major hinderances viz payment security, delivery time, unwanted products, virus and spams, unwanted emails and technological issues.		Factors of hinderance while doing shopping online
43	<u>Website Quality and</u>	Research	N.	2017	This study	Personal factors	website design

	<u>Online Shopping of E-Tail Stores in Nigeria</u> Journal of Service Science and Management, Vol.10 No.6, December 15, 2017	Paper	Gladson Nwokah, Sarah Walter Ntah		examined the relationship between website quality and online shopping of E-tail stores in Nigeria	and other factors to be correlated with purchase behaviour	and aesthetics has a strong relation with perceived trust and perceived ease of use for online shoppers
44	An empirical analysis of online shopping adoption in China (Doctoral dissertation, Lincoln University).	Doctoral Dissertation	Zhang, J.	2011	With Exploratory factor analysis, Correlation, and logistic regression analysis, the study concluded that Website, Convenience of using website, Variety of products, and Consumer Resources have a positive influence	Product category choice with factors to be correlated with purchase intention.	Personal characteristics related with the purchase intentions.

					on consumers' decisions to accept online shopping.		
45	Factors Determining online Shopping behaviour of the Consumers in Ranga Reddy and Karimnagar districts of Telangana State (A study of Urban and Rural Consumers), <i>International Journal of Creative Research Thoughts (IJCRT)</i>	Research paper	Vishwagana A.S. and Reddy M.S.	2022	The study investigated the driving forces behind both urban and rural consumers' internet shopping decisions.	Additional research could examine cultural and regional differences.	Rural customers are impacted by a number of factors, such as affordability, availability, and time-saving advantages.

2.20 Literature Review Gaps

A topic or area that hasn't been thoroughly investigated is known as a research gap. Finding research gaps is crucial since it informs researchers of what has been investigated and what still needs to be investigated. Researchers can create studies that answer significant topics and add to the corpus of knowledge by identifying research gaps. Reviewing the literature on a specific subject and looking for areas where there is little study or inconsistent results might help identify research gaps. Researchers can create studies that fill in research gaps and add to the body of knowledge once they have been recognized.

Rural consumers' internet purchasing behaviour may be influenced by cultural variations between urban and rural locations, however there is little research on this subject. Although there is little study on the trust variables that affect rural consumers' online purchasing behaviour, they may be hesitant to shop online due to worries about the safety and security of online transactions. Although there is not much research on how this affects rural consumers' online purchasing behaviour, it is possible that they have limited access to payment methods that are frequently utilized for online transactions. The accessibility and convenience of online shopping may be impacted by the limited availability of delivery services in rural locations, which could be possibly due to reasons like wide geographical spread, limited accessibility infrastructure, issues of social safety and security. But little has been researched about how this affects the online purchasing habits of these consumers.

Although there is limited research on how this affects rural consumers' online buying behaviour, it is possible that they have restricted access to customer care services when shopping online, which may have an impact on their overall happiness with the experience. There is little study on how website design impacts rural consumers' online buying behaviour, but knowing the aspects that influence it might help businesses create websites that are more user-friendly and interesting for rural consumers. Businesses may enhance their product offerings and make them more appealing to rural consumers by understanding the elements that drive their online buying behaviour, but there is little research on how product offerings affect this behaviour.

Businesses may reduce shopping cart abandonment and boost sales by researching the characteristics that influence rural consumers, but there is little data on how this influences their online shopping behaviour. There is limited study on how marketing methods affect their online buying behaviour, but businesses can enhance/ their marketing strategy, boost their sales and ultimately provide solutions to the customer's problems by knowing the elements that affect online buying behaviour in rural areas.

2.21 Summary

The primary conclusions and implications of the reviewed studies should be summed up in the literature review chapter's conclusion. Additionally, it needs to describe the review's goal and scope and point out any gaps or restrictions in the prior literature. The conclusion of a literature review may also offer areas for future study or suggest useful ways to put the research's conclusions to use.

The reviewed studies have revealed a number of elements that affect consumer purchasing behaviour in rural areas in the instance of the literature review on "study of factors affecting rural online shopping behaviour." Availability, reasonable prices, promotions, comparisons, customer service, an easy-to-use interface, time, and a wide range of options are some of these elements. The literature analysis also emphasises how critical it is to comprehend these elements in order to create marketing plans that are successful with rural consumers.

The studies that have been reviewed make it clear that more study is necessary to examine the variables that affect rural consumers' internet buying habits. Future studies could concentrate on discovering other variables that influence rural consumers' online buying behaviour and exploring how these variables interact. Future studies could also look into how companies can use these results to create marketing plans that are successful with rural consumers.

In conclusion, this literature review offers important insights into the variables influencing rural consumers' online shopping behaviours. The results of this study can assist companies in understanding the needs and preferences of their clients in rural areas and in creating successful marketing plans to boost sales.

CHAPTER – III

RESEARCH METHODOLOGY

3 RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is a systematic approach to solving research problems. It involves the study of how research is done scientifically, including the steps that researchers take to describe, evaluate, and predict phenomena. Research is a process of systematic inquiry that aims to discover answers to questions through the application of scientific procedures. The purpose of research is to discover new insights into a phenomenon or gain familiarity with it.

There are different types of research methodologies, including qualitative, quantitative, and mixed methods. Qualitative research is exploratory in nature and seeks to understand the meaning and context of phenomena through observation, interviews, and analysis of textual data. Quantitative research, on the other hand, involves the collection and analysis of numerical data using statistical methods to test hypotheses and make predictions.

The methodology chapter in a research paper or thesis explains what we did and how we did it, allowing readers to evaluate the reliability and validity of our research. It should specifically include answers to the following questions; the type of research being conducted, how the data was collected and analysed, what tools and materials were used in the research, how the research biases were mitigated or removed and why these methods were used?

3.2 Research Problem

Even though e-commerce is becoming more and more important in our daily lives, rural consumers are less aware of the various elements that affect their online shopping behaviour. Businesses must comprehend that rural consumers have different requirements and preferences than urban consumers in order to better cater to their needs through product offers and marketing methods. Furthermore, more consumers are resorting to internet buying as a safer substitute for traditional retail because to the ongoing COVID-19 pandemic. Due to this, there is a greater need for online shopping platforms, and it has become more crucial than ever to comprehend how customers behave when they purchase online. Thus, the purpose of this study is to determine the variables that affect rural customers' online shopping activity and investigate the ways in which these variables impact online consumer behaviour. Additionally, the study will look into how

companies may create products and marketing plans that better cater to rural customers' demands when they shop online.

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.

3.3 Need for the study

- There are various reasons why the study "Factors affecting online shopping behaviour of rural consumers" is significant.
- First of all, it's useful to pinpoint the variables influencing rural consumers' internet buying habits. This is significant because rural and urban consumers have distinct demands and preferences. Businesses can better serve rural consumers by customising their product offers and marketing methods with an understanding of these aspects.
- Second, the study contributes to the investigation of the connection between rural consumers' online buying habits and demographic characteristics. Businesses can use this information to better target specific demographic groups by understanding how individuals act when shopping online.
- Thirdly, the study looks into how trust affects rural consumers' internet buying habits. Because it influences consumers' confidence in the security of their personal information and payment details, trust is a crucial component of online buying. Businesses can enhance their online buying experience and foster trust with rural consumers by comprehending the ways in which trust impacts their online shopping behaviour.
- Lastly, the study might investigate how social media influences rural consumers' internet buying habits. Social media has developed into a vital tool for companies looking to connect with customers and advertise their goods. Businesses may create successful social media marketing strategies by having a thorough understanding of how social media influences rural consumers' online shopping habits.

3.4 Research Objectives

The purpose of the research project is outlined in the research objectives, which also serve to justify the project's pursuit. They aid in keeping the research focused by providing an overview of our project's methodology and goals. The objectives ought to be able to define the breadth and depth of our study, support the design of our research, and show how our thesis will advance current understanding.

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.

3.5 Research Hypotheses

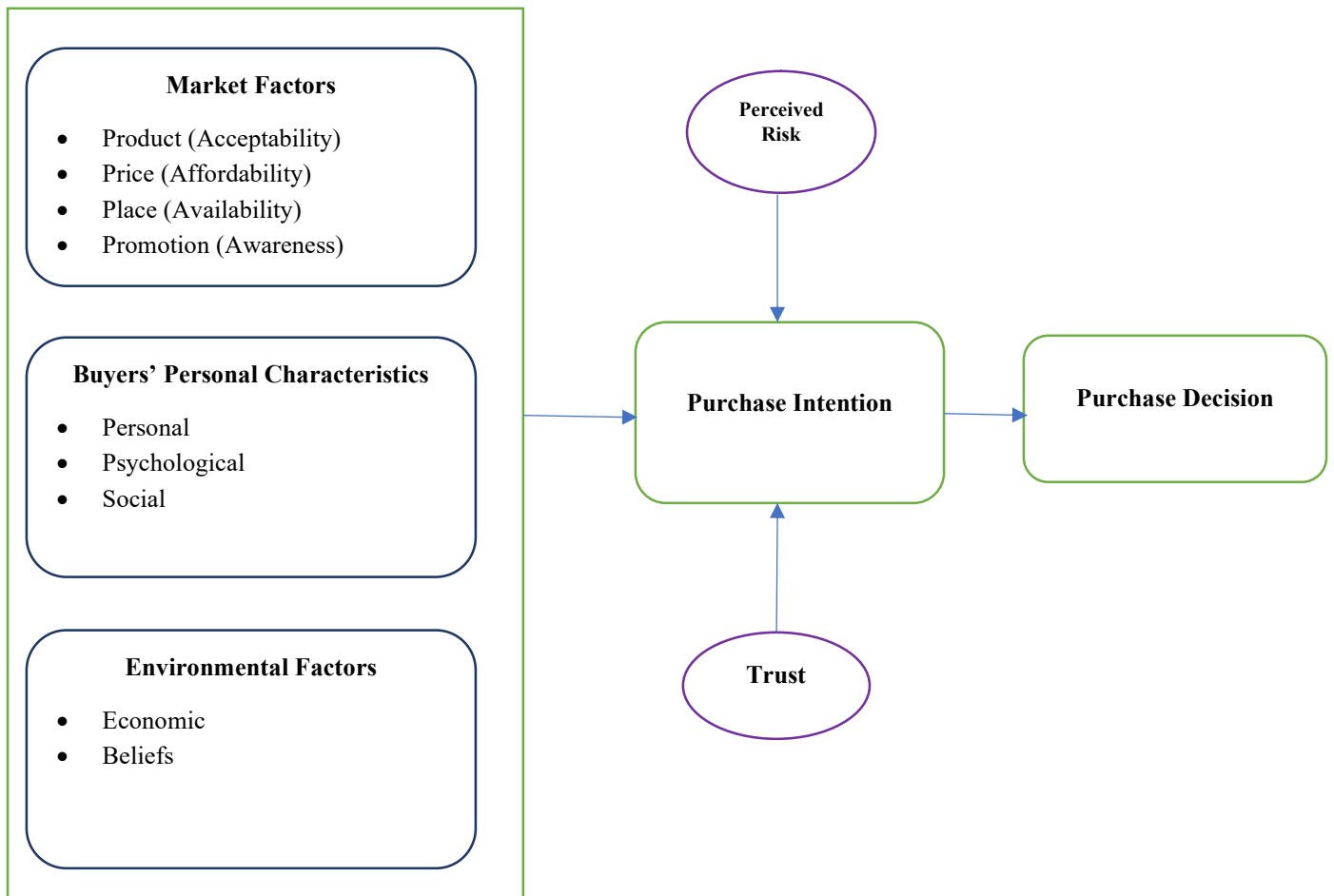
1. H_0 : There is no significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand.
 H_1 : There is a significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand
2. H_0 : There is no association between gender of consumers and online shopping decision of the rural consumers
 H_2 : There is an association between gender of consumers and online shopping decision of the rural consumers
3. H_0 : There is no association between age and online shopping of the rural consumers.
 H_3 : There is an association between age and online shopping of the rural consumers.
4. H_0 : There is no association between education and online shopping of the rural consumers
 H_4 : There is an association between education and online shopping of the rural consumers
5. H_0 : 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.

Figure 3.1 Conceptual Framework



3.6 Research Design

The term "research design" describes the overall strategy used to integrate the many study components in order to successfully address the research topic. Since survey research design

yields superior study answers, it was used for the investigation. Survey research, according to McBurney (1994), refers to the process of gathering public opinion via questionnaires.

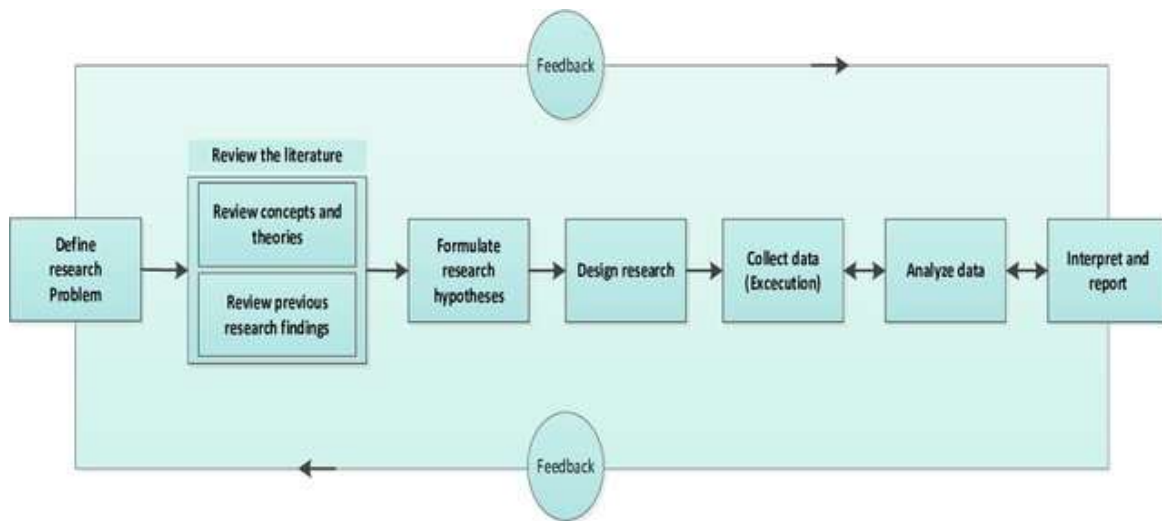
For this study, the descriptive research approach is adopted. Descriptive research's primary goal is to characterise, clarify, and validate research findings in the domain of interest since it looks at the key variables impacting rural consumer online purchasing behavior. Beyond focusing solely on external elements like market share, promotion, and environmental impact, the study also takes into account some internal consumer-related factors including age, income, geography, gender, and socioeconomic status. The research aims to characterize the characteristics of the customers as well as the factors that lead them to choose one service provider over another, making the study descriptive in nature.

A thorough grasp of the phenomenon can be obtained by combining qualitative and quantitative research methods to examine rural consumers' internet buying habits. Through qualitative research techniques like observations and interviews, researchers can gain a comprehensive understanding of rural consumers' attitudes, motivations, and points of view regarding online buying. These techniques assist in revealing deep, subtle insights that quantitative techniques could miss. However, quantitative research offers a more comprehensive understanding of trends, patterns, and statistical correlations between variables through surveys and data analysis. When combined, they provide a comprehensive understanding of rural customers' online shopping habits.

The convenience sampling and snowball sampling methods are used in this study to choose a sample of rural internet users who were making online purchases.

This study follows a cross-sectional study method. Data collection from a sample of people or units from a population at one particular point in time is the goal of a cross-sectional research study. Comparing these studies to longitudinal research reveals that they are frequently more economical and efficient. Cross-sectional studies offer a moment in time of the population, enabling researchers to assess the frequency of particular traits, actions, or viewpoints within the community.

Figure 3.2 Research Design Process



3.7 Data Collection Method

The study's data was gathered in two main ways: firstly, by primary data collection, which involved gathering information directly from sources, and secondly, using a structured questionnaire. These answers were gathered at the purpose-organized client meeting. The target group for the research was taken into consideration when carefully selecting and stratifying the participants for these meetings.

The questionnaire asked questions about factors that influence a customer's online purchase behaviour, such as product, promotion, environment and personal factors. Based on findings made during the pilot research, the questionnaire was modified.

For the study, secondary data were gathered from journals, books, magazines, conference proceedings and presentations, government reports and publications.

3.8 Sampling Design

3.8.1 Population

The term "population" describes the people who are qualified to take part in a research study. Rural internet users were eligible to participate in this study as respondents. After being chosen, the target respondents were carefully divided into a number of segments for a representation

from a diverse mix of consumers. Like, District, Block, Village, Gender, Age, Education, Occupation, Nature of Family, Family Size, Monthly Income, Internet user duration, Internet surfing time, Way of accessing internet, Knowledge about shopping website, First time shopped online, Last time shopped online, Frequency of purchase, Preferred website for purchase, Time/occasion of purchase, mode of payment etc.

3.8.2 Sampling Technique

To select a sample of rural internet users who were purchasing online, the study follows convenience sampling followed by snowball sampling method.

3.8.3 Sampling Unit

The term "sample unit" describes the single largest group within the population to which the data collection questionnaire was distributed. The rural population that shops online is referred to in this instance as the sampling unit.

The state of Jharkhand is selected for the study conducted. According to the last Census of 2011, the rural population of India was estimated to be 68.84% rural. In Jharkhand, around 75% of people were rural residents. At that time, India's rural literacy rate was roughly 69.32% and Jharkhand's rural literacy rate was almost 61.59%. Palamu, Garhwa, Giridih, and Gumla four districts of Jharkhand state who have a total population of above one million, area more than four thousand square kilometers, rural population of above eighty five percent and rural literacy rate of above sixty percent. The overall geography is defined by rural online purchasers using the four districts mentioned above.

3.8.4 Size of Sample

The scope of study was in four districts in the state of Jharkhand. The questionnaire has been sent to 425 internet shopping users and 416 responses were received. Out of 390 completely filled responses, first 384 were selected as a sample for data collection. In order to determine the sample size at 95% confidence level, assigning equal chance to all internet users as being online shoppers and non-shoppers, with 5% margin of error, 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 n was computed as under:

$$n = \frac{1 \times Z^2}{4 \times e^2} = \frac{1 \times (1.96)^2}{4 \times (0.05)^2} \cong 384$$

Cochran (1977) developed a formula for calculating sample size when the population is infinite.

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

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 number of units taken from a specific population in order to gather data is referred to as the sample size. According to Krejcie and Morgan (1970), 384 is a sample size that is more than adequate to represent one million people. Number of samples from each district was determined according to their proportion of rural population all put together. Four blocks from each district who has largest rural population were selected from each district. And subsequently two villages from each block with access to national or state highway and with largest rural population but less than five thousand of total population were chosen. Sample size from each village was determined according to its population in proportion of the total rural population. Data collection period was from October 2021 to March 2022.

3.9 Pilot Study

A pilot study is a large-scale study's test run (Polit et al., 2001). Prior to carrying out the pilot study, subject matter experts and industry experts were given copies of the questionnaire designed to meet the objectives and provide input on its appropriateness. The questionnaire asked questions about factors that influence a customer's online purchase behaviour. Questions were based on the product, promotion, website related features, environmental, customer's personal benefits, perceived risk and trust related factors. Based on findings made during the pilot research, the questionnaire was modified. Corrections were made in response to their recommendations, and 60 respondents—fifteen from each of the four districts included in the sampling unit—participated in the pilot study. The purpose of the pilot study was to assess respondents' comprehension of the survey, the amount of time required to complete it, and any other practical issues that might arise throughout the data collection process. The survey instrument underwent an initial reliability analysis using the Cronbach alpha test, and the results showed that the instrument had a reliability score of 0.81, over the 0.70 cut-off value recommended by Nunnally (1978).

3.9.1. Ethical consideration about data collection

To ensure reliability of the data and respondent interest, the questionnaire must be succinct and concise. Certain elements, such as mobile number, salary etc., have inherent bias and discomfort; as a result, they were excluded from the study. A five-point Likert scale explaining each scale and its applicability was used to clearly demarcate the questionnaire. The completed questionnaire is attached for quick reference.

3.10 Data Analysis

After the collection of data, the data were cleaned by editing, coding, treating for outliers, and utilizing MS-Excel and SPSS for statistical analysis. In order to characterize the sample composition according to their demographic profile, frequency tables were used.

In addition to central tendency and variation measures, factor analysis, t-test, ANOVA, discriminant analysis, and cluster analysis were employed in descriptive statistics.

3.11 Descriptive Statistics

In order to comprehend the nature of the data and to verify that the data series is appropriate for additional analysis, it was necessary to first study the basic statistics of the data. The researcher employed the following measures in order to achieve this goal: Simple percentage, Mean, Standard Deviation, T-Test, Chi-square test, Kruskal-Wallis H test, ANOVA, Confirmatory Factor Analysis, Principal Component Analysis etc.

3.12 Limitations

Sample approach: Because of practical limitations, we used a convenience sample approach in this study. Although this made data collecting easier, it restricts how broadly our findings can be applied. More reliable sampling strategies may be investigated in next studies.

Tools for Collecting Data: Self-report questionnaires include the possibility of bias. The accuracy of the information provided by respondents may not always be reliable, which could impact our results. Data validity may be improved by combining quantitative data with qualitative interview information.

Time Constraint: The scope of our investigation was limited by the research timeline. A longer study period would enable thorough investigation and verification of our theories.

Contextual Factors: The fact that our research was restricted to a particular area may have limited the generalizability of the findings. Comparing cultures should be taken into account by researchers.

Resource Restrictions: The extent of our study was limited by financial considerations. More resources would allow for more thorough data gathering and analysis.

In conclusion, these restrictions present difficulties, but they also point to areas that warrant further investigation. By addressing these limitations, future research in this area will be more impactful and robust.

3.13 Summary

This chapter on research methodology walked readers through the complex process of planning and carrying out the study. The main conclusions clarified the following crucial points: Carefully choosing the right instruments and procedures allowed us to directly address the research questions. To explore the study was the goal. This research advances the field by adding value whether it's through extensive literature review or improving data collection and interpretations. While acknowledging the inherent limitations of any research project, it is also acknowledged that these limitations open up possibilities for additional research.

In the suggestions for further research, it is advised going ahead. Researchers can further refine and explore further into this study by expanding upon the basis.

CHAPTER – IV
DATA ANALYSIS AND INTERPRETATION

4 DATA ANALYSIS AND INTERPRETATION

INTRODUCTION

The performance of Online Shopping Behaviour of Rural Consumers on the basis of the secondary records and reports may not be sufficient and correct approach. Therefore, it is highly essential to analyze the shopping behavior rural consumers. In this chapter an attempt is made to evaluate the online shopping behaviour of rural consumers by collecting the relevant information from the rural consumers.

4.1 : DEMOGRAPHIC PROFILE

4.1.1 The district wise sample rural consumers:

The respondents fall in the four districts of Jharkhand namely the Palamu, Garhwa, Giridih , and Gumla of Jharkhand. The table-4.1 reveals the distribution of rural consumers by district wise. From Palamu district there were 110 consumers, from Garhwa there were 80 consumers from Giridih there were 132 consumers, and from Gulma there were 62 consumers.

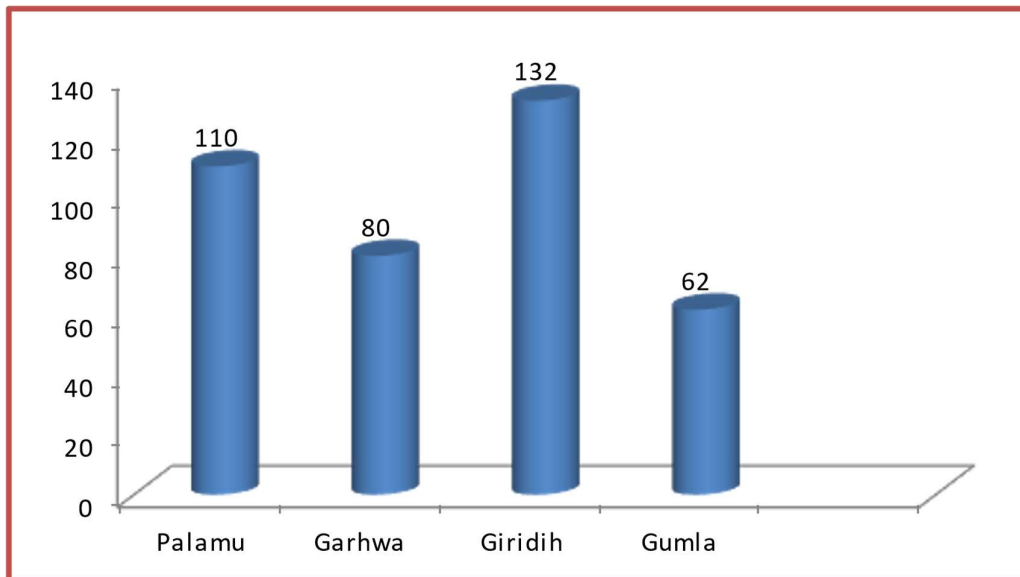
Table 4.1 Distribution of the sample consumers district and block wise

Name of the District	Name of the Block	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Palamu	Chainpur	33	8.59	8.59	8.59
	Chhatarpur	31	8.07	8.07	16.67
	Hussainabad	25	6.51	6.51	23.18
	Panki	21	5.47	5.47	28.65
	Palamu Total	110	28.65	2.3	28.65
Garhwa	Meral	33	8.59	8.59	8.59
	NagarUntari	31	8.07	8.07	16.67
	Ranka	25	6.51	6.51	23.18
	Garhwa Total	80	20.83	4.9	49.48
Giridih	Jamua	33	8.59	8.59	8.59
	Dhanwar	31	8.07	8.07	16.67
	Dumri	25	6.51	6.51	23.18
	Deori	21	5.47	5.47	28.65

	Giridih Total	132	34.38	4.2	83.85
Gumla	Sisai	33	8.59	8.59	8.59
	Ghaghra	31	8.07	8.07	16.67
	Verno	25	6.51	6.51	23.18
	Gumla Total	62	16.15	86.2	100

Figure 4.1 revealed the district wise distribution of the sample of consumers. It was evident that the Giridih district has 132 consumers which is 34.38 percent of the total consumers followed by Palamu district which has 110 consumers followed by Garhwa district with 80 consumers and then Gumla which has 62 consumers.

Figure 4.1 Distribution of the sample beneficiaries by district wise



4.1.2 The block wise sample consumers:

The table-4.1. reveals the distribution of sample consumers by block wise. There were 42 sample consumers in the Jamua block followed by 35 sample consumers in the Dhanwar block, 34 sample consumers in the Deori block, 33 sample consumers in Chainpur, 31 sample consumers in Chhatarpur and Nagar Untari each, 27 sample consumers in Ranka block, 26 sample consumers in Ghaghra block, 25 sample consumers in Hussainabad block, 23 sample consumers in Sisai block, 22 samples in Meral block, 21 sample consumers in Panki and Dumri blocks each and 13 sample consumers in Verno block.

Figure 4.2 Distribution of the sample beneficiaries by block wise

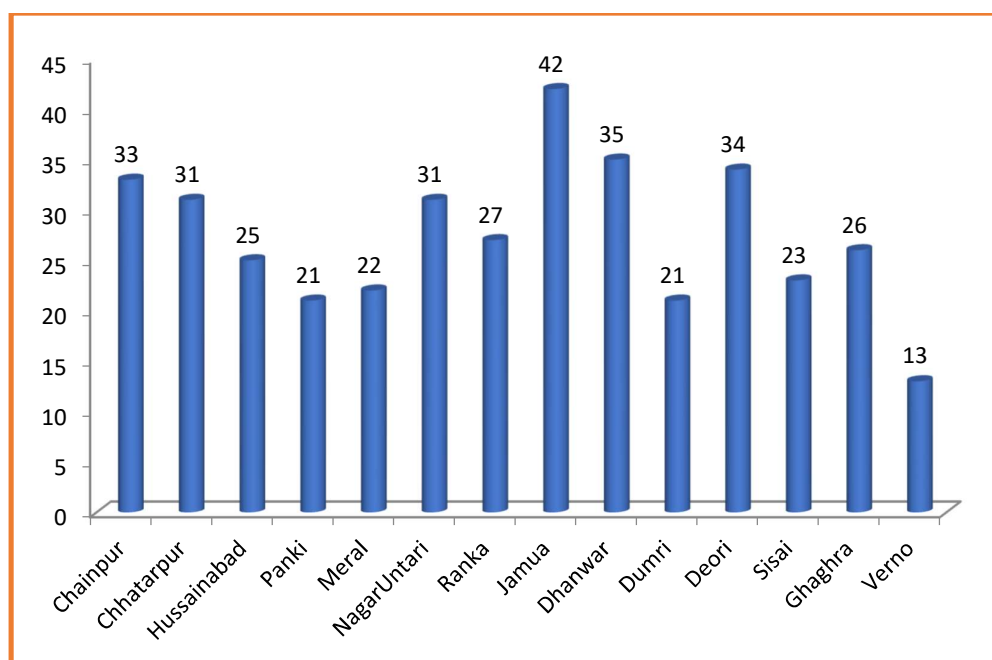


Figure 4.2 revealed the block wise distribution of the sample of respondents. It was evident that the highest number 42 sample consumers were from Jamua block and lowest 13 sample consumers from Verno block.

Table 4.2 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

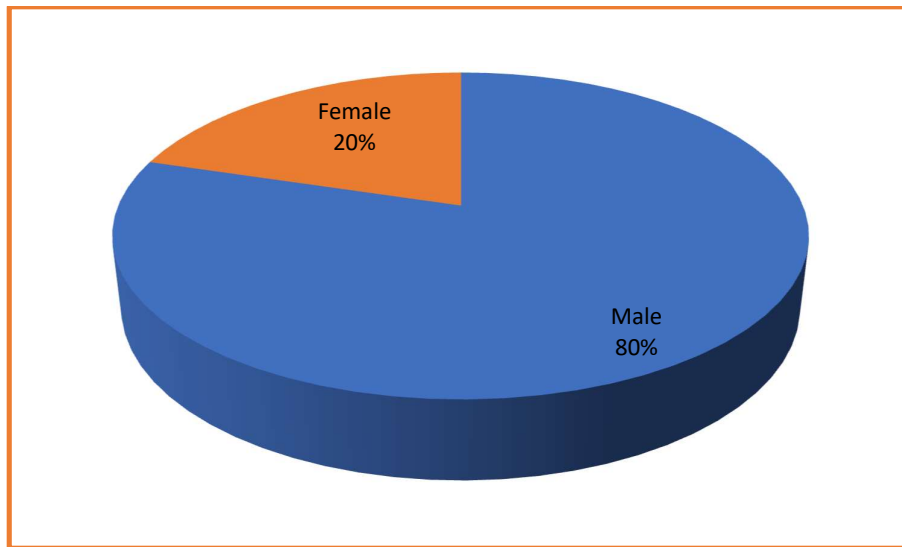
Occupation	Student	61	15.89	15.89	15.89
	Self Employed	97	25.26	25.26	41.15
	Farmer	155	40.36	40.36	81.51
	Service	66	17.19	17.19	98.7
	Retired	5	1.3	1.3	100
Family type	Nuclear	109	28.4	28.4	28.4
	Combined	148	38.5	38.5	66.9
	Extended	127	33.1	33.1	100
Family Size	Less than 2	8	2.1	2.1	2.1
	3-4 members	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

4.1.3 Sex composition of the beneficiaries:

Sex composition of the population is one of the basic demographic characteristics, which is extremely vital for any meaningful socio-economic analysis. Table-4.2. shows the sex composition of the consumers. It was clear that 306 consumers are male and 78 consumers are female. The sex ratio is 255 female per 1000 male, which is less than the state sex ratio of 985. It shows that female were little conservative in rural area for online shopping.

Figure4.3. revealed the sex composition of the rural consumers. It shows that 79.7 percent of the consumers are male and 20.3 percent of the consumers are female. It was reported that normally people do not allow female for online shopping due to conservatism.

Figure 4.3 Sex composition of the consumers

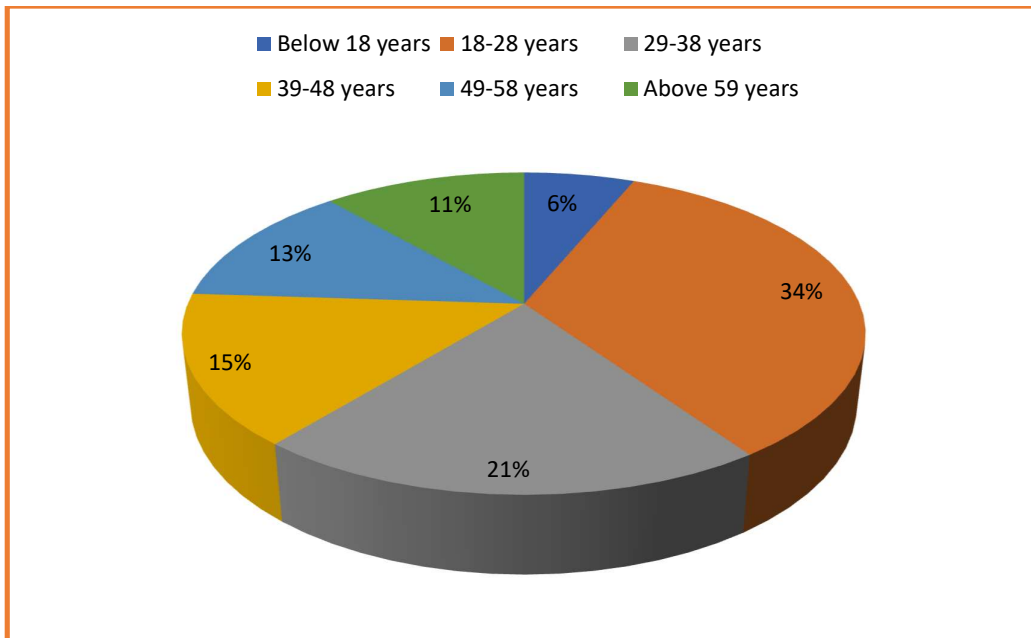


4.1.4 Age structure of the consumers:

A crucial aspect of every demographic study is the age distribution of the population. The majority of demographic characteristics change dramatically with ageing. Since the majority of the study was predicated on the age distribution of the population, age statistics play a significant role in the population analysis. When the age data is cross-classified by characteristics that change with age in diverse ways, such as marital status, literacy level, educational achievement, and economic activity, the value of the data becomes more apparent. Age structure is necessary for age-specific data analysis for planning, scientific, technical, and commercial reasons, in addition to demographic considerations. Table 4.2 showed that 20.57 percent of consumers are between the ages of 29 and 38, while 34.11 percent of consumers are between the ages of 18 and 28. When these two groups were combined, they made up 54.69 percent of the consumers, which was the age group that was most vulnerable. The results also showed that the lowest percentage of sample customers, or 6.25 percent, were under the age of 18.

The beneficiaries' age-specific percentage distribution was shown in **Figure 4.4**. It reveals that 20.57 percent of consumers are between the ages of 29 and 38, and 34.11 percent of consumers are between the ages of 18 and 28. The results also showed that the lowest percentage of sample customers, or 6.25 percent, were under the age of 18.

Figure 4.4 Percentage distribution of the consumers by age wise

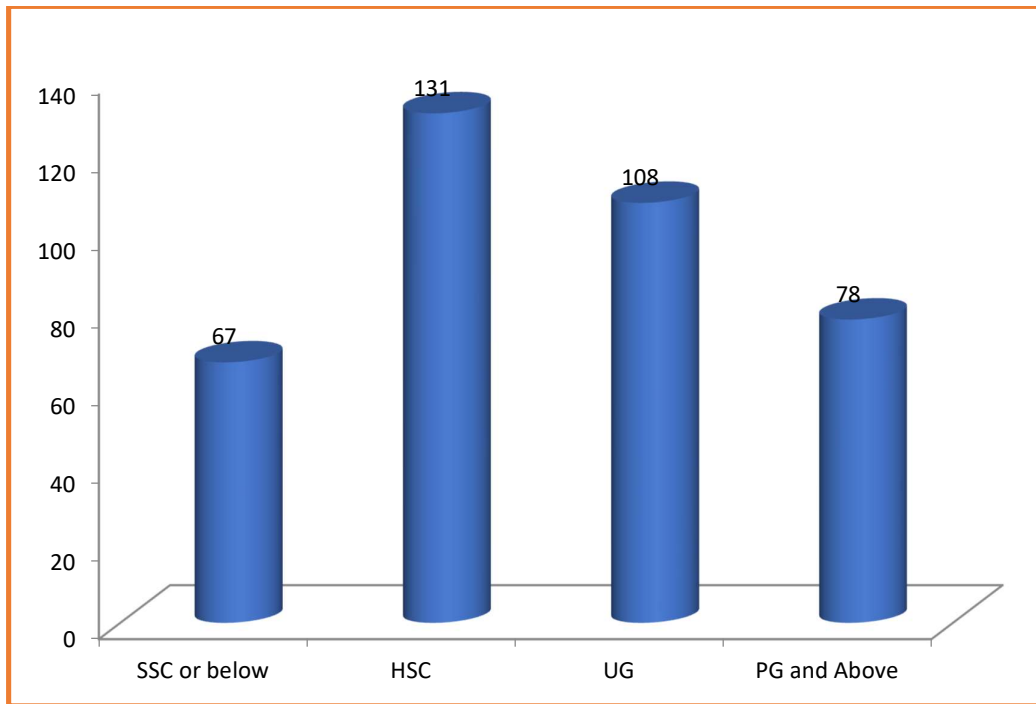


4.1.5 Educational standard of the consumers:

One of the key demographic variables that influences the growth of human capital in relation to economic development is level of education. The distribution of consumer education in the research area is shown in Table 4.2. While the state of Jharkhand has 66.41 percent of the population literate, the customers are 100% literate. It suggests that consumer literacy exceeds state literacy by a significant margin. In the studied area, it may be asserted that the literacy rate exceeds 60%. Additionally, it was discovered that 108 consumers are undergrads, and 131 consumers, or 34.11 percent of the beneficiaries, are HSC graduates or higher. 78 of the sample's customers have postgraduate degrees or higher. The consumer base has a 100% literacy rate.

Figure 4.5 displays the percentage distribution of the consumer base. It was found that HSC graduates and above accounted for 34.11 percent of the consumer base, with undergrads making for 28.13 percent. Of the sample customers, 17.45% were SSC and less, and 20.31 percent were postgraduates and above.

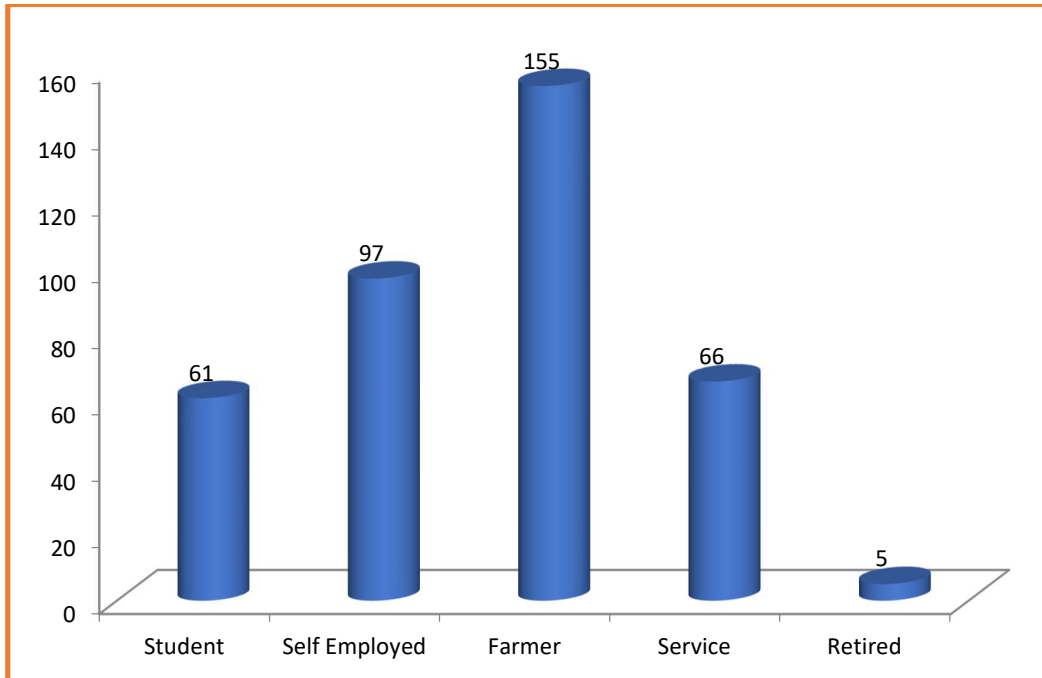
Figure 4.5 Educational status of the consumers



4.1.6 Occupational attainment

Occupations are fundamental to human health and well-being because they provide meaning, identity, and structure to people's lives and reflect society's values and culture. Occupation contributes to the identity of an individual and their community. Table-4.2. explained the occupation status of the sample consumers. It was found that 155 consumers i.e. 40.36 percent of consumers were farmers followed by 97 consumers were self-employed and 66 consumers were in service. The same information also presented in the figure -4.6

Figure 4.6 Distribution of consumers by occupation

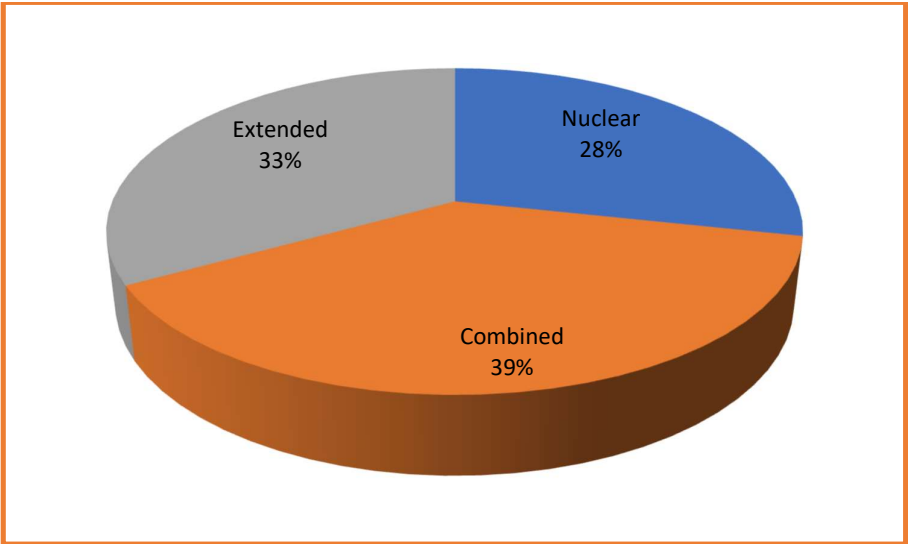


4.1.7 Details of the family type of the consumers:

One of the most crucial factors in any demographic is the type of family. The recipients' family type is displayed in table 4.2. According to the table, 109 customers are part of nuclear families, 148 are part of blended families, and 127 are part of extended families. It may be concluded that joined families constituted the majority of the families.

The family type of the consumers is displayed in Figure 4.7. It was found that 38.5 percent of the beneficiaries belonged to a blended family structure, while the remaining 28.4 and 33.1 percent belonged to nuclear and extended families, respectively.

Figure 4.7 Family type of the consumers

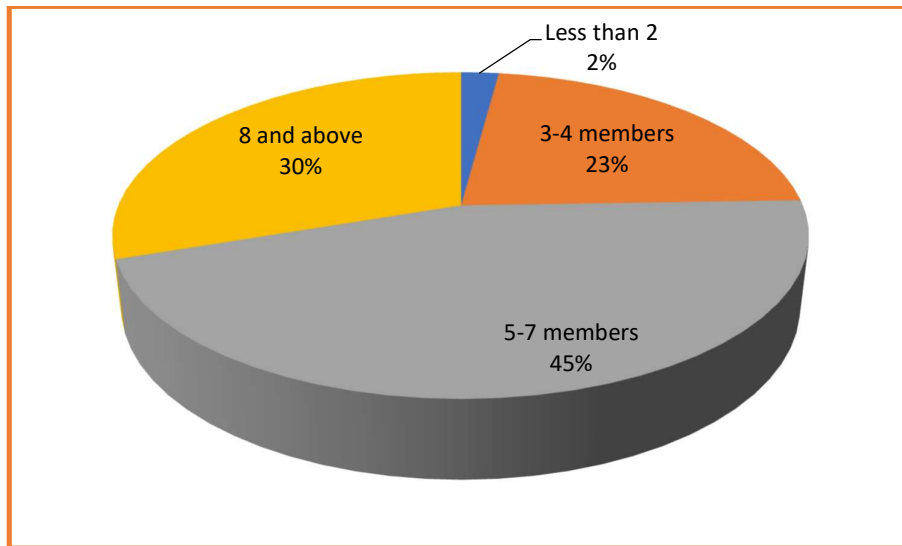


4.1.8 Details of the family size of the consumers:

Family size refers to the number of persons in the family. It was found from the study that there were 174 consumers having family size 5-7 members followed by 116 consumers having family size 8 and above 86 and 8 consumers having 3-4 members and less than 2 members respectively.

Figure 4.8 revealed that 45.3 percent of consumers are having family size 5-7 members followed by 30.2 percent of consumers were having family size 8 and above, 22.4 percent of consumers were having family size 3-4 and only 2.1 percent of consumers were having family size less than 2.

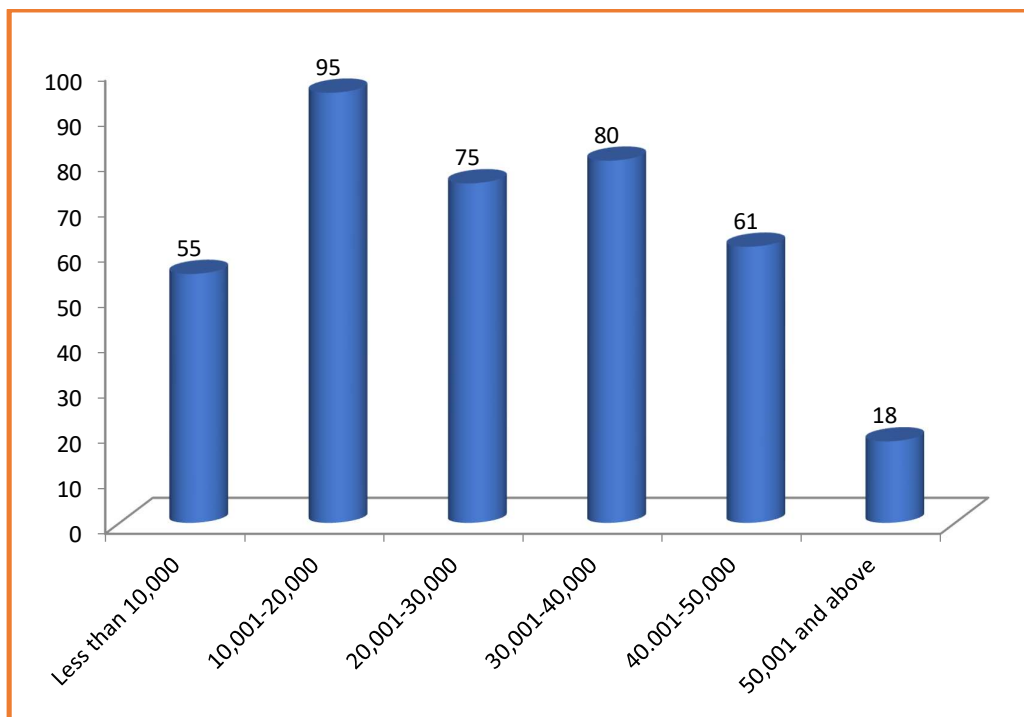
Figure 4.8 Family Size of the consumers



4.1.9 Monthly income of the consumers:

One key indicator of rural residents' quality of life is their income. We can determine if the economy is expanding or contracting with the use of the income statistics. When income increases over time, the economy is expanding; conversely, when income falls from one period to the next, the economy is contracting. Comparably, rising per-capita income and rising living standards are favourable indicators of economic growth and development, respectively. Table 4.2 displays the consumers' income distribution pattern. 95 consumers, or 24.7%, were found to make between ₹ 10,001 and ₹ 20,000 a month followed by 80 (20.8 percent) consumers earn an income of between 30,001-40,000 per month, 75 (19.53 percent) sample consumers earn between 20001-30000 per month, 61 (15.89 percent) consumers earn an income of between 40,001-50,000 per month, 55 (14.3 percent) consumers earn an income less than 10,000 per month and only 18 (4.69 percent) consumers earn 50001 and above per month. It was clear from the table-11 that most of the consumers are in the income range of 10,001-20,000 per month. The same data is also presented in the Figure 4.9.

Figure 4.9 Distribution of consumers by monthly income



4.2 ONLINE PURCHASE PATTERN

4.2.1 Using internet since:

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser or a mobile app. At its core, electronic commerce or e-commerce is simply the buying and selling of goods and services using the internet, when shopping online. Below table- 4.3 explains how long the consumers using internet. It was found that out of 384 consumers, 346 consumers were using internet more than 3 years followed by 2 to 3 years 30 consumers and only 8 consumers using internet since 1 to 2 years. It can be said that most of the consumers using internet more than 3 years, it shows that the penetration of internet in the study area.

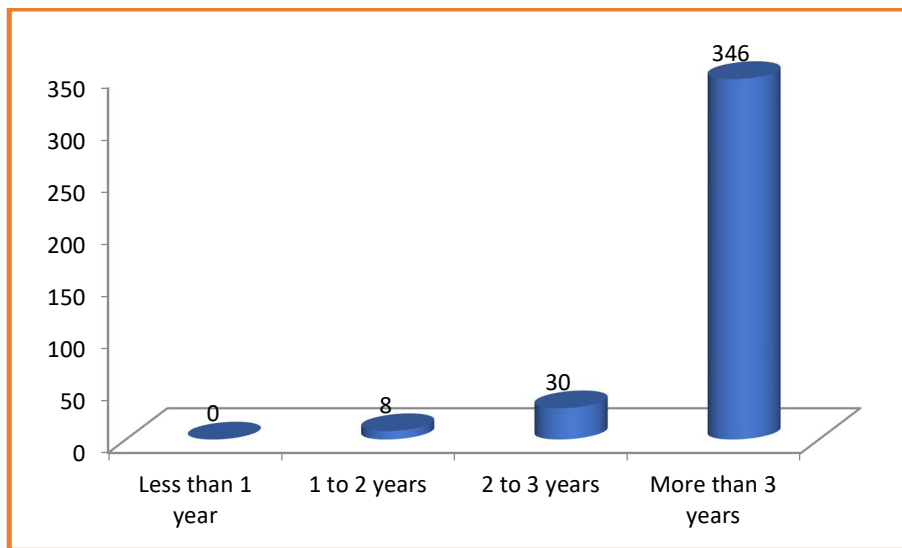
Table 4.3 Details of using internet since

Sr. No.	Using internet since	Respondents	Percentage	Valid Percentage	Cumulative Percentage
1	Less than 1 year	0	0	0	0
2	1 to 2 years	8	2.1	2.1	2.1

3	2 to 3 years	30	7.8	7.8	9.9
4	More than 3 years	346	90.1	90.1	100
	Total	384	100	100	

Figure 4.10 shows that the since how long the consumers are internet in the study area. It was found that 90.1 percent of customers were using internet more than 3 years followed by 7.8 percent of customer using internet since 2-3 years.

Figure 4.10 Details of using internet since



4.2.2 Average time on surfing the internet (per week):

Statistics shows that as of January 2023, 64% of people globally use the internet, for an average of six and a half hours a day. In India around people spend 5 hours in a day. Table-4.4 explains that 154 consumers spend more than 19 hours in week. It was clear that 22 consumers spend between 16-19 hours in a week, 23 consumers use between 12-15 hours in a week, 68 consumers use internet between 8-11 hours in a week and 117 consumers use less than 7 hours in week.

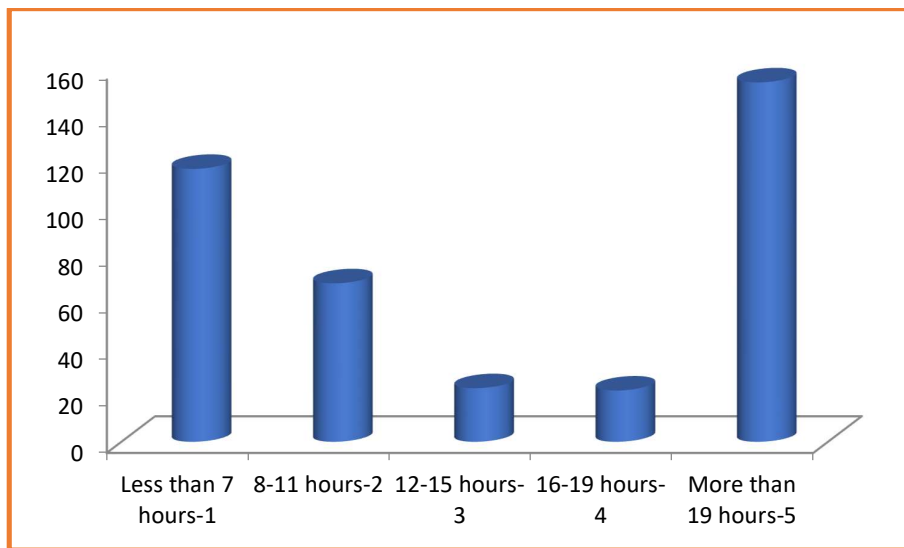
Table 4.4 Average time on surfing the internet (per week)

Sr. No	Time on surfing the internet (per week)	Respondents	Percentage	Valid Percentage	Cumulative Percentage
--------	---	-------------	------------	------------------	-----------------------

1	Less than 7 hours	117	30.5	30.5	30.5
2	8-11 hours	68	17.7	17.7	48.2
3	12-15 hours	23	6	6	54.2
4	16-19 hours	22	5.7	5.7	59.9
5	More than 19 hours	154	40.1	40.1	100
	Total	384	100	100	

Figure4.11 shows that average time spend by the consumes per week in surfing internet. It was found that 40.1 percent of consumers spend 16-19 hours in a week where as 30.5 percent of consumers spend less than 7 hours per week.

Figure 4.11 Percentage distribution of consumers as per time spend on surfing the internet (per week)



4.2.3 Access of internet

Internet access is a facility or service that provides connectivity for a computer, a computer network, or other network device to the Internet. Internet connection is very useful for different personal tasks like sending emails, making online payments, watching movies, and playing music, making video calls. The Internet plays a very important role in shops and retail markets, as it helps to sell and make online orders. Table-4.5 explains the how consumers are accessing internet. It was found that out of 384 consumers 371 consumers are

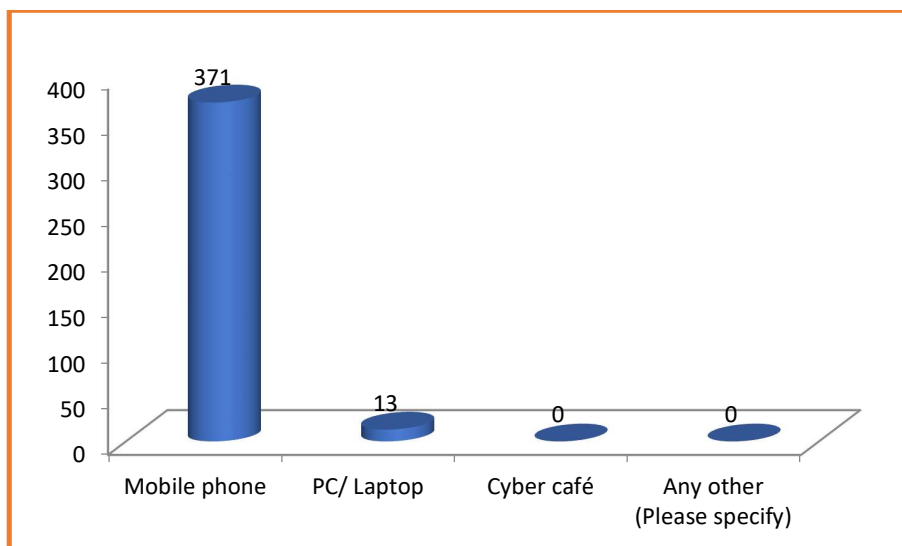
accessing internet from their mobiles followed by PC/Laptop 13 consumers. so it can be said that most of the consumers use internet from their mobiles, because of internet facility.

Table 4.5 Details of consumers accessing internet in the study area

Sr. No	Access Internet	Respondents	Percentage	Valid Percentage	Cumulative Percentage
1	Mobile phone	371	96.6	96.6	96.6
2	PC/ Laptop	13	3.4	3.4	100
3	Cyber café	0	0	0	100
4	Any other (Please specify)	0	0	0	100
	Total	384	100	100	

Figure4.12 explains the percentage of rural consumer assessing internet. It was found that 97.6 percent of consumers accessing internet from their mobiles, whereas only 3.4 percent of consumers from PC/Laptop.

Figure 4.12 Percentage of consumers accessing internet in the study area



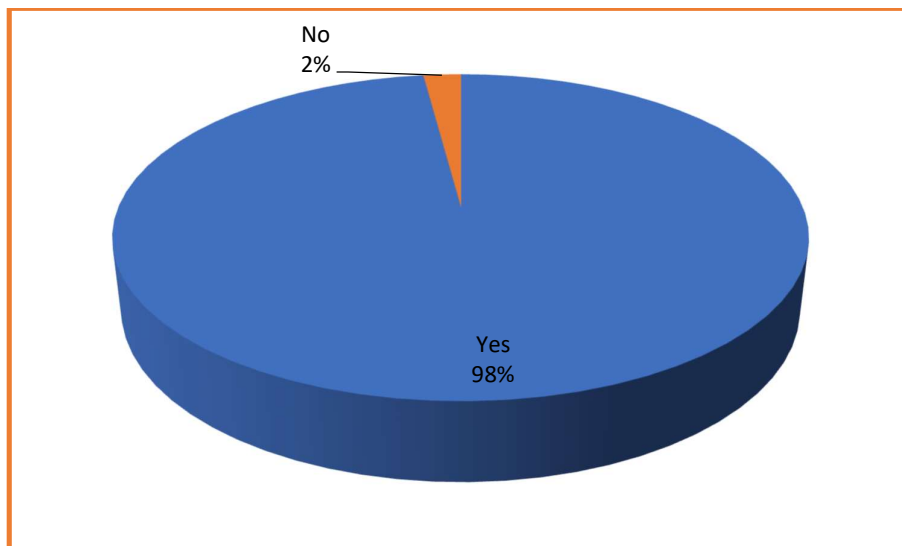
4.2.4 Knowledge about internet shopping websites of the consumers:

Table-4.6 explained the knowledge of consumers about the internet shopping websites. It was found that 97.9 percent of consumers know the internet shopping websites, whereas only 2.1 percent of consumers do not know. The same information is also presented in the Figure4.13.

Table 4.6 Knowledge about internet shopping websites of the consumers

Response	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Yes	376	97.9	97.9	97.9
No	8	2.1	2.1	100
Total	384	100	100	

Figure 4.13 Knowledge about internet shopping websites of the consumers



4.2.5 Shopping online:

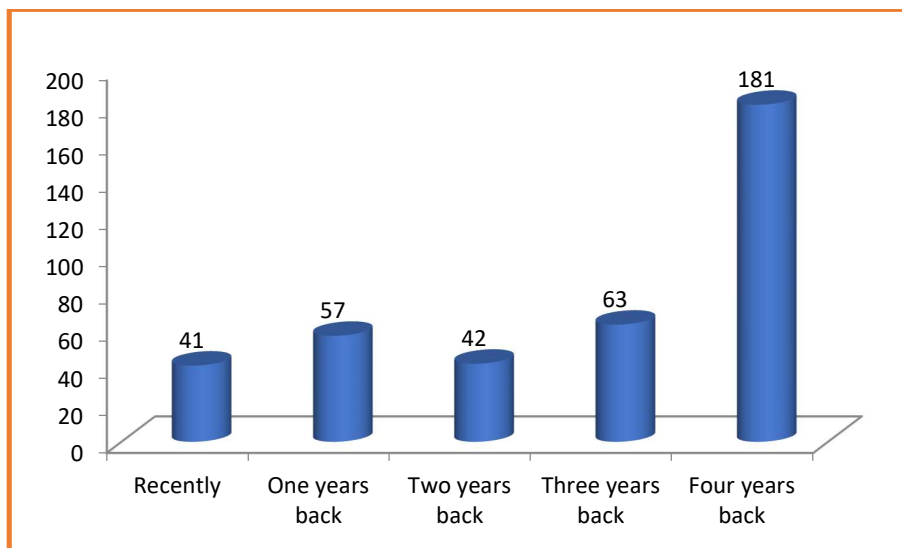
Table-4.7 explains the first time shopping by the rural consumers. It shows that 47.1 percent of consumers reveal that they four years back they shopped online, followed by 16.4 percent of consumers shopped online three years back, 10.9 percent of consumers and 14.9 percent of consumers they first time shopped online two years and one year back. Only 10.7 percent of consumers shopped online recently. It can be said from the data that most of the consumers

well acquainted with online shopping in the study area. The same information also presented in the Figure4.14

Table 4.7 Details of the customers first time shopped online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Recently	41	10.7	10.7	10.7
One years back	57	14.8	14.8	25.5
Two years back	42	10.9	10.9	36.5
Three years back	63	16.4	16.4	52.9
Four years back	181	47.1	47.1	100
Total	384	100	100	

Figure 4.14 Details of the consumers first time shopped online



4.2.6 Last time shop online

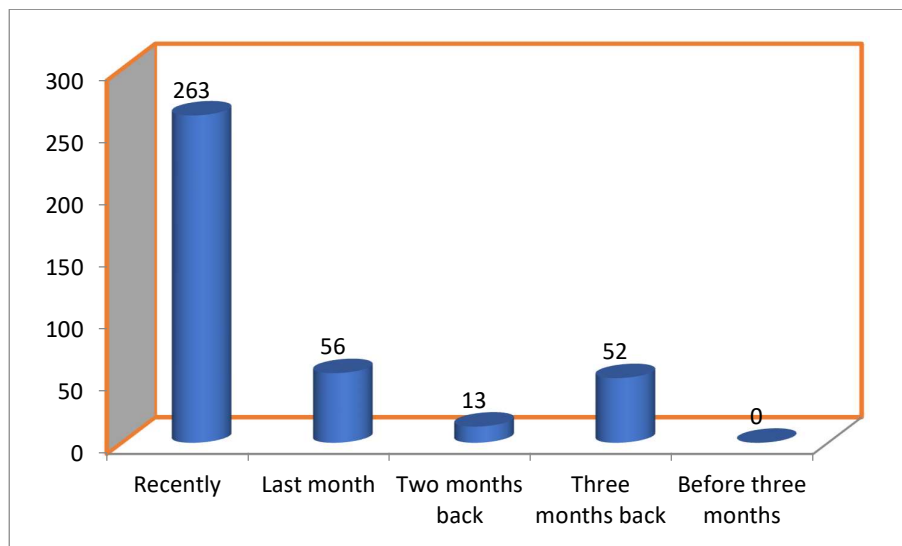
Table-4.8 shows that details about the last shop online by the consumers. It was clear from the table that 68.8 percent of the consumers recently shopped online, followed by 14.6 percent of consumers shopped online last month and 13.5 percent of consumer shopped online three months back. The same information is also presented in the Figure 4.15

Table-4.8

Details of consumers shopped last time online in the study area

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Recently	263	68.5	68.5	68.5
Last month	56	14.6	14.6	83.1
Two months back	13	3.4	3.4	86.5
Three months back	52	13.5	13.5	100
Before three months	0	0	0	0
Total	384	100	100	

Figure 4.15
Details of consumers shopped last time online



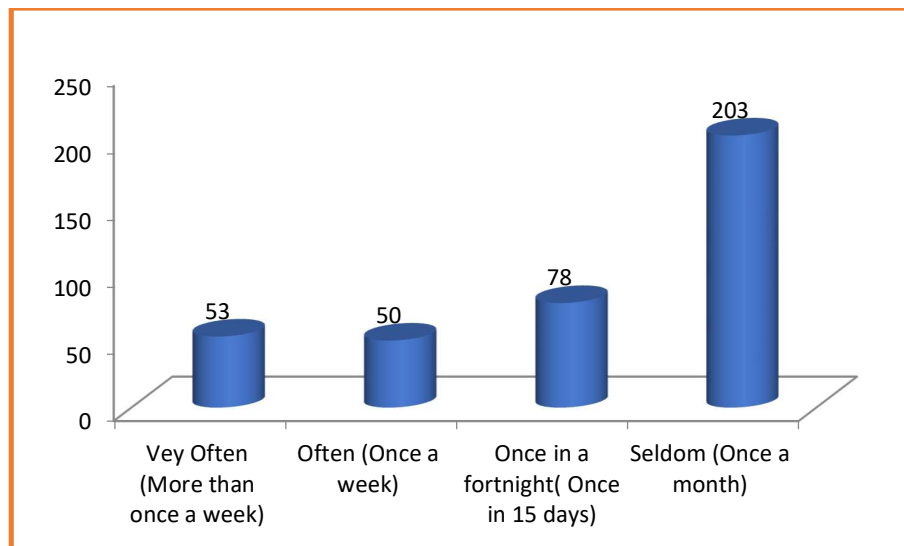
4.2.7 Frequency of online Purchase:

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

Table 4.8 Frequency of purchase online by the consumes in the study area

Frequency of Purchase	Respondent s	Percentag e	Valid Percentag e	Cumulativ e 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	

Figure 4.15 Frequency of purchase online by the consumes



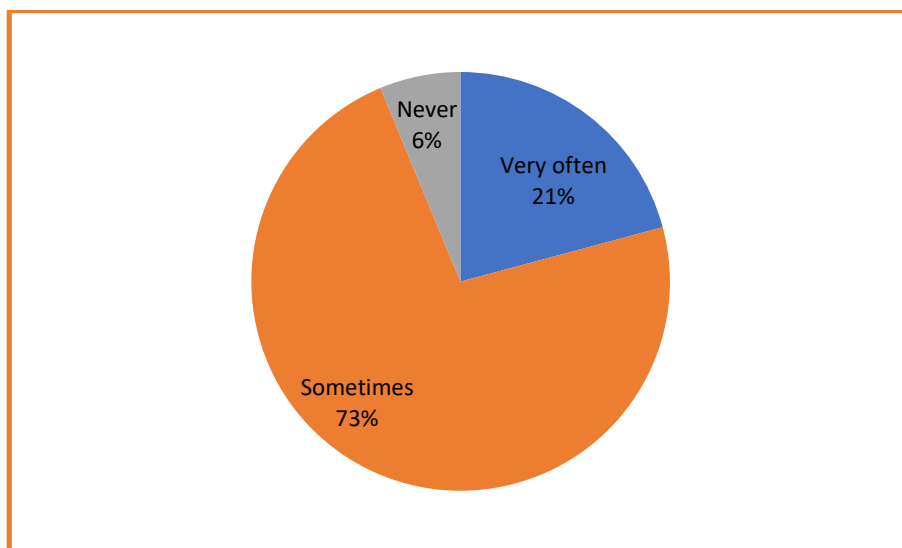
4.2.8 Carried away by discounts:

At a time consumers carried away by the heavy discounts/deals by the websites. From the study It was clear that 72.9 percent of consumers sometimes carried away by heavy discounts by the websites followed by 20.8 percent of consumers very often carried away. Only 6.3 percent of consumers were not carried away the websites. The same information is also presented in the Figure4.17

Table 4.9 Details of consumers carried away the heavy discounts by the websites

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Very often	80	20.8	20.8	20.8
Sometimes	280	72.9	72.9	93.8
Never	24	6.3	6.3	100
Total	384	100	100	

Figure 4.16 Details of consumers carried away the heavy discounts by the websites



4.2.9 E-commerce site for purchase:

Below table-4.11 shows the preference for shopping online. It shows that most of the shoppers prefer Amazon for shopping followed by Flipkart and Myntra.

Table 4.10 Preference e-commerce site for shopping (Can be multiple option)

Sr. No	Name of the sites	Respondents
--------	-------------------	-------------

1	Amazon	300
2	Flipkart	290
3	Myntra	278
4	Snapdeal	40
5	Jabong	0
6	Jiomart	99
7	Meshoo	146
8	Nyka	102
9	Netmeds	89
10	Oyo	102
11	Redbus	86
12	Makemytrip	98
13	IRCTC	211
14	Unacademy	0
15	Any other (Please specify)	123

4.2.10 Type of product consumers' purchase online:

Table-4.12 shows that Apparel, mobile phone, shoes, home appliances, Grocery, travel ticket and hotel booking are the products are highly consumers purchase online.

Table 4.11 Details of types of product consumers' purchase online in the study area (Can be multiple option)

Sr. No	Name of the product	Buyers
1	Books	78
2	Mobile Phone	200
3	Computer/laptop	87
4	Apparel	310
5	Shoes/ Footwear	210
6	Home Appliances	178
7	Grocery	120
8	Baby products and toys	103
9	Art, craft and handicraft items	12

10	TV	46
11	Fridge	34
12	Water purifier	23
13	Cooler/fan	34
14	AC	10
15	Automobile parts	2
16	Medicines	47
17	Travel tickets	120
18	Hotel bookings	126
19	Cosmetics	123
20	Any other (Please specify)	145

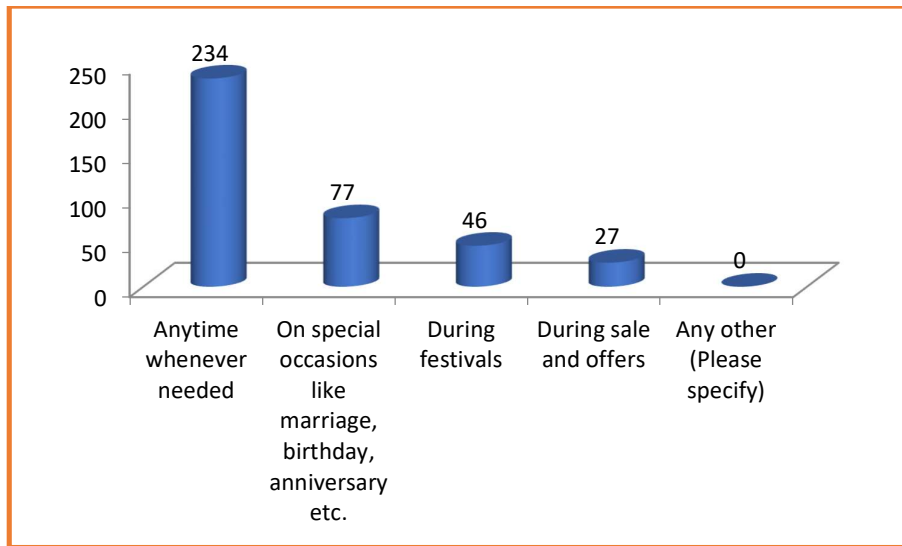
4.2.11 When the consumers shop online:

Table-4.13 shows the when the consumers shop online. It was found from the analysis that 60.9 percent of consumers shop online anytime whenever they needed followed by 20.1 percent consumers shop on special occasions like marriage, birthday, anniversary etc., 12 percent and 7 percent of consumers shop During festivals and During sale and offers respectively. The same information is also presented in the Figure4.18

Table 4.12 Details of the consumers when they shop online

When do you shop online?	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Anytime whenever needed	234	60.9	60.9	60.9
On special occasions like marriage, birthday, anniversary etc.	77	20.1	20.1	81
During festivals	46	12	12	93
During sale and offers	27	7	7	100
Any other (Please specify)	0	0	0	0
Total	384	100	100	

Figure 4.17 Details of the consumers when they shop online



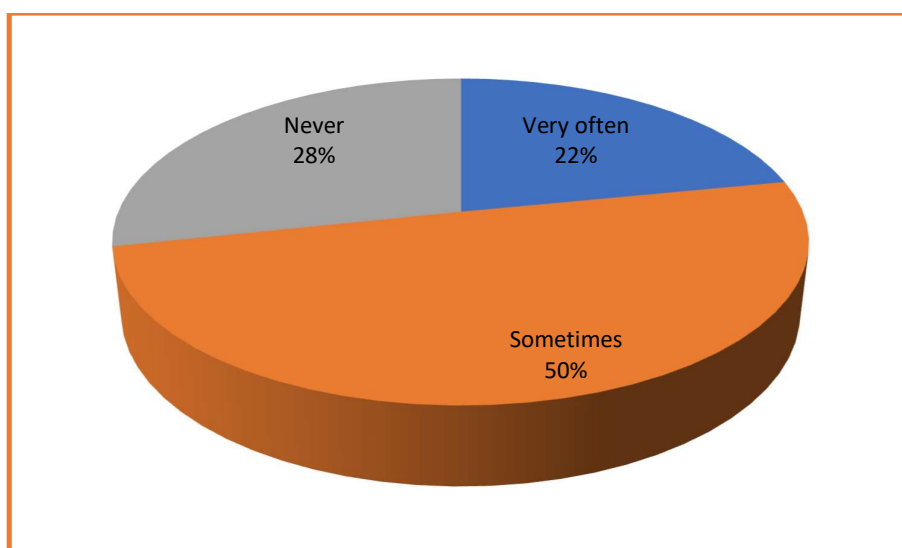
4.2.12 Online impulse/unplanned purchasing:

Impulsive buying means making an unplanned purchase. It is based on an irrational thinking. Marketers try to tap this behaviour of customers to boost sales. There is a great likelihood that customers end up making a purchase of products after entering the hypermarket without any actual intent of doing so. Unplanned buying is buying activity that occurs as a result of exposure to an advertisement or a salesperson's visit Table-4.14 explains about the online impulse/unplanned purchasing by the consumers in the study area. It shows that 49.7 percent of the consumers go for unplanned purchase followed by 21.9 percent very often and 28.4 percent of consumers never go for unplanned purchase. The same information is also presented in the Figure4.19

Table 4.13 Details of online impulse/unplanned purchasing

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Very often	84	21.9	21.9	21.9
Sometimes	191	49.7	49.7	71.6
Never	109	28.4	28.4	100
Total	384	100	100	

Figure 4.18 Details of online impulse/unplanned purchasing



4.2.13 Preferred mode of payment for online shopping:

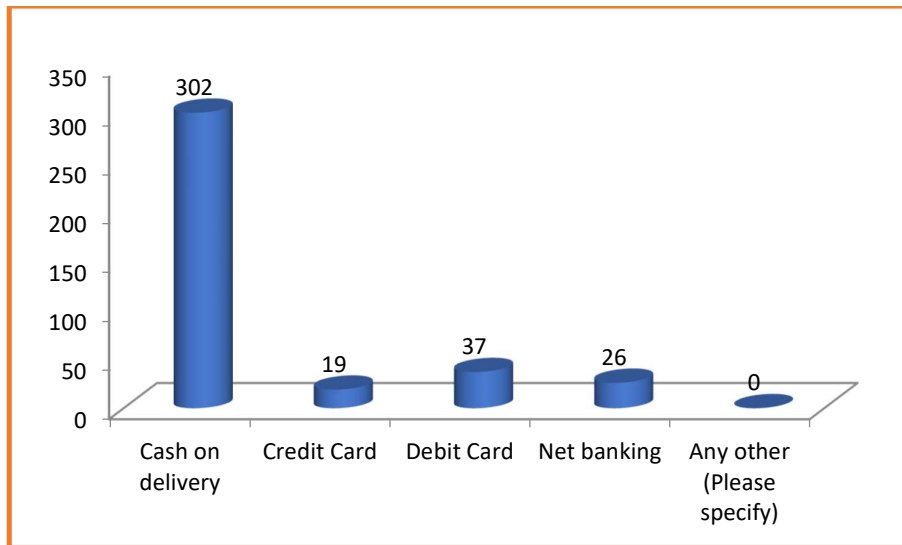
Credit and debit cards are the most common payment methods for ecommerce transactions. They allow customers to make payments quickly and conveniently. Digital wallets, such as PayPal, Apple Pay, and Google Pay, have become increasingly popular. Table-4.15 explains the preferred mode of payment for online shopping by the consumers in the study area. It was clear from the table that 78.6 percent of the consumers preferred cash on delivery followed by 9.6, 6.8 and 4.9 consumers preferred debit card, net banking and credit cards respectively. The same information is presented in the Figure4.20

Table 4.14 Preferred mode of payment for online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Cash on delivery	302	78.6	78.6	78.6
Credit Card	19	4.9	4.9	83.6
Debit Card	37	9.6	9.6	93.2
Net banking	26	6.8	6.8	100
Any other (Please specify)	0	0	0	0

Total	384	100	100
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Figure 4.19 Preferred mode of payment for online shopping



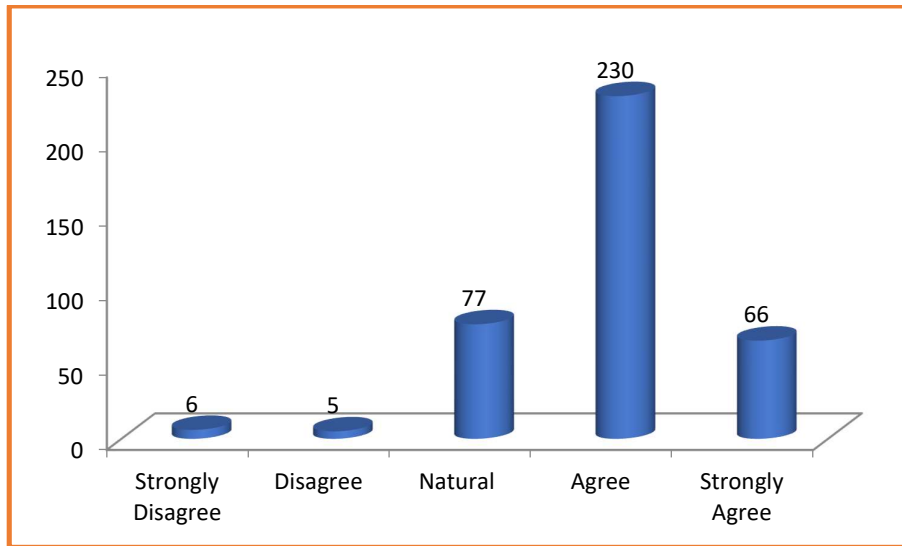
4.2.14 Satisfied with online shopping experience:

It is revealed from the table that 59.9 percent of consumers are agreed with the shopping experience, 17.2 percent of consumers were strongly agreed where as 20.1 percent of consumers were neutral. And around 2.9 percent of consumers were not satisfied. The same information is presented in the Figure4.21

Table 4.15 Satisfied with online shopping experience

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	6	1.6	1.6	1.6
Disagree	5	1.3	1.3	2.9
Natural	77	20.1	20.1	22.9
Agree	230	59.9	59.9	82.8
Strongly Agree	66	17.2	17.2	100
Total	384	100	100	

Figure 4.20 Satisfied with online shopping experience



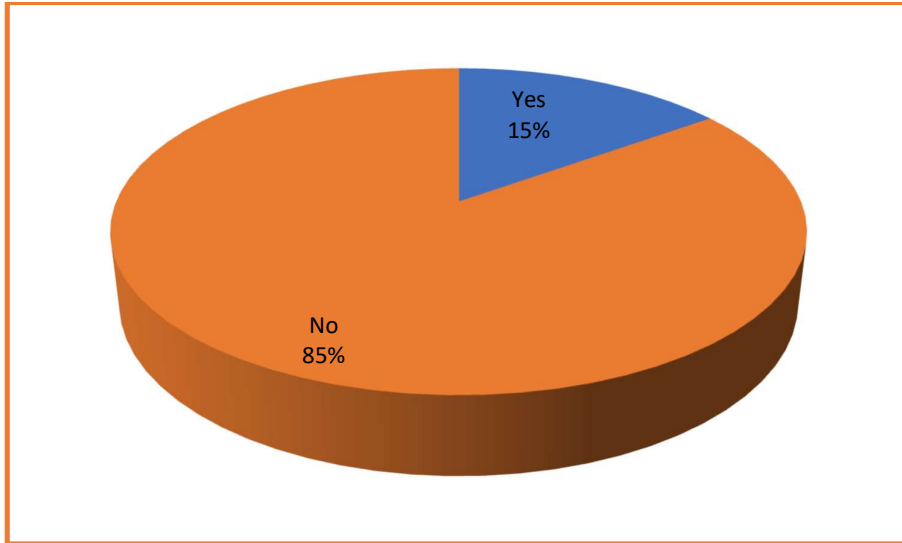
4.2.15 In store visit before purchasing online:

It was found that 15.1 percent of consumers visit in store before purchase online followed by 84.9 consumers expressed no. The same information is presented in the Figure22

Table 4.16 In store visit before purchasing online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Yes	58	15.1	15.1	15.1
No	326	84.9	84.9	100
Total	384	100	100	

Figure 4.21 In store visit before purchasing online



4.3 FACTORS THAT AFFECT ONLINE PURCHASE

4.3.1 Personal benefits

Cronbach's alpha ranges from 0 to 1. Higher values indicate stronger relationships between the items on your scale. A Cronbach's alpha of .7 or higher is usually considered to be acceptable. In our case it is 0.851.

Table 4.17 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.851	.875	13

The below table shows the **item-total statistics** table. Sometimes, excluding an item from a set of scale items can increase the value of Cronbach's alpha. In our example, the value for item 5 (.867), item 10 (0.864), item 11(873) is slightly higher than the value of Cronbach's alpha (.851) in the Reliability Statistics table. If any of these values are noticeably higher than your Cronbach's alpha value, we may wish to remove one or more items from the scale. We would not normally remove the items to increase the value of Cronbach's alpha because that value is already very high and removing items would only increase it slightly.

Table 4.18 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Online shopping as it is available round the clock	50.88	40.649	0.743	0.835	0.824
There are more choices/options offered through online shopping	50.61	40.724	0.848	0.872	0.82
Online Shopping saves my time.	50.83	41.981	0.594	0.734	0.835

Multiple payment options	50.51	44.642	0.652	0.755	0.836
Easy return policy	51.11	47.171	0.155	0.775	0.867
Customized shopping	51.02	45.989	0.432	0.723	0.845
I enjoy shopping online	50.7	43.016	0.743	0.728	0.829
Shopping from home is more convenient than going to the store.	50.65	41.972	0.792	0.965	0.825
My travelling time reduces through online shopping	50.72	40.365	0.821	0.961	0.82
Online Shopping provides me with customer support such as e-form inquiry, order status tracing, customer comments etc.	50.79	47.325	0.166	0.764	0.864
Doing shopping online, gives me a status symbol	51.61	45.492	0.188	0.71	0.873
Online purchase is helpful during COVID Like pandemic situation	50.51	45.911	0.421	0.782	0.846
Online shopping is safe during COVID like pandemic situation	50.63	42.249	0.587	0.878	0.835

Table 4.19 Online shopping as it is available round the clock

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	1.3	1.3	1.3
Disagree	19	4.9	4.9	6.3
Neutral	61	15.9	15.9	22.1
Agree	121	31.5	31.5	53.6
Strongly Agree	178	46.4	46.4	100.0
Total	384	100.0	100.0	

Out of 384 consumers 46.4 percent of consumers strongly agreed that online shopping as it is available round the clock, followed by 31.5 percent agreed to the statement, 15.9 percent of the consumers were neutral and 4.9 percent were disagreed and 1.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.22 Online shopping as it is available round the clock

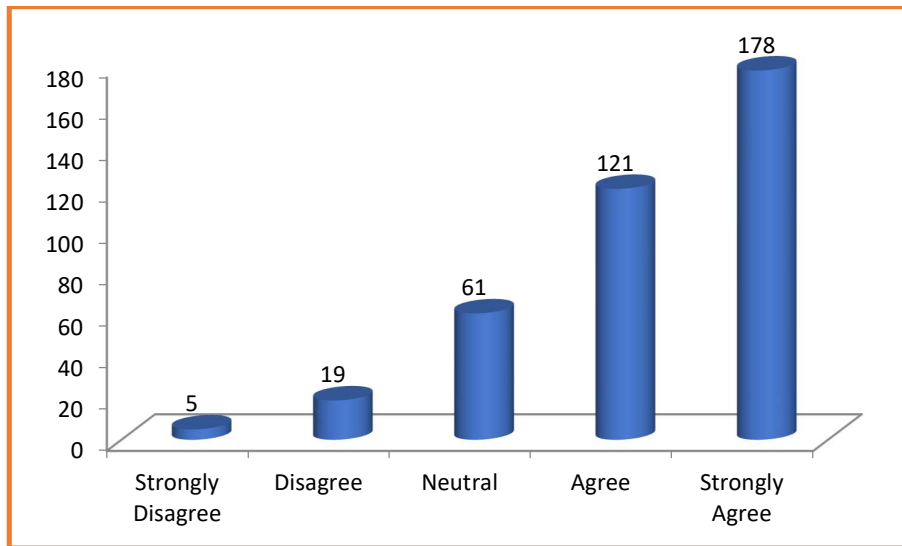


Table 4.20 There are more choices/options offered through online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	19	4.9	4.9	4.9
Neutral	33	8.6	8.6	13.5
Agree	93	24.2	24.2	37.8
Strongly Agree	239	62.2	62.2	100.0
Total	384	100.0	100.0	

Out of 384 consumers 62.2 percent of consumers strongly agreed that There are more choices/options offered through online shopping, followed by 24.2 percent agreed to the statement, 8.6 percent of the consumers were neutral and 4.9 percent were disagreed and 0

percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.23 There are more choices/options offered through online shopping

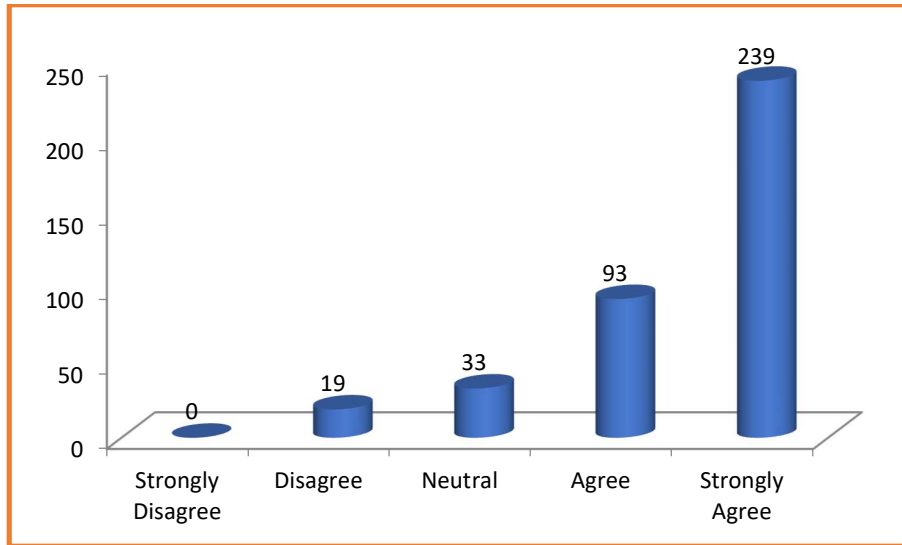


Table 4.21 Online Shopping saves my time.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	25	6.5	6.5	6.5
Neutral	81	21.1	21.1	27.6
Agree	63	16.4	16.4	44.0
Strongly Agree	215	56.0	56.0	100.0
Total	384	100.0	100.0	

Out of 384 consumers 56 percent of consumers strongly agreed that Online Shopping saves my time, followed by 16.4 percent agreed to the statement, 21.19 percent of the consumers were neutral and 6.5 percent were disagreed and 0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.24 Online Shopping saves my time

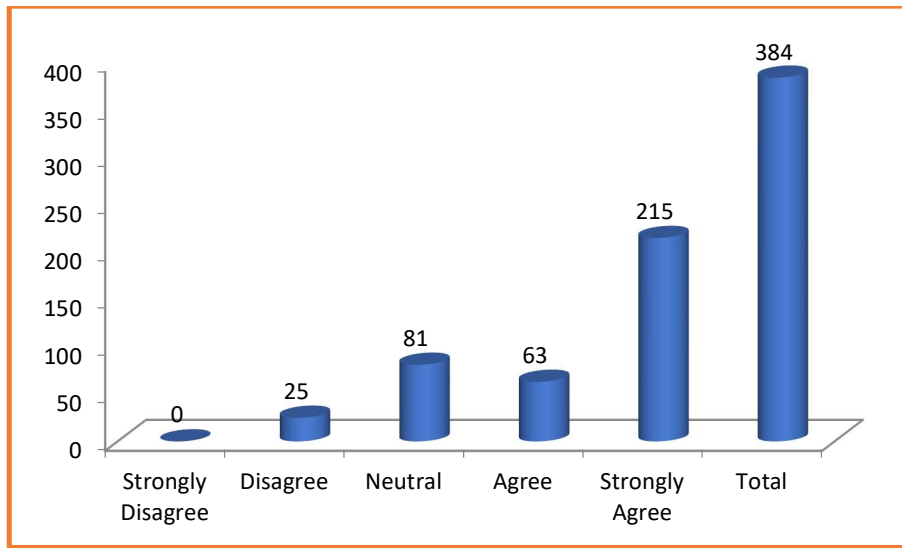


Table 4.22 Multiple payment options

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	30	7.8	7.8	7.8
Agree	119	31.0	31.0	38.8
Strongly Agree	235	61.2	61.2	100.0
Total	384	100.0	100.0	

Out of 384 consumers 61.2 percent of consumers strongly agreed that multiple payment options, followed by 31.0 percent agreed to the statement, 7.8 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.25 Multiple payment options

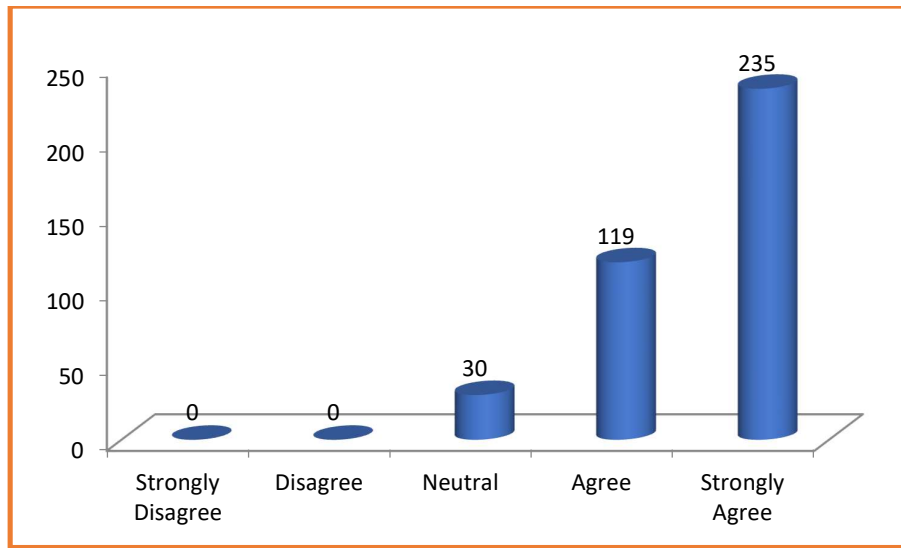


Table 4.23 Easy return policy

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	50	13.0	13.0	13.0
Neutral	82	21.4	21.4	34.4
Agree	93	24.2	24.2	58.6
Strongly Agree	159	41.4	41.4	100.0
Total	384	100.0	100.0	

Out of 384 consumers 41.4 percent of consumers strongly agreed that Easy return policy, followed by 24.2 percent agreed to the statement, 21.4 percent of the consumers were neutral and 13 percent were disagreed and 0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.26 Easy return policy

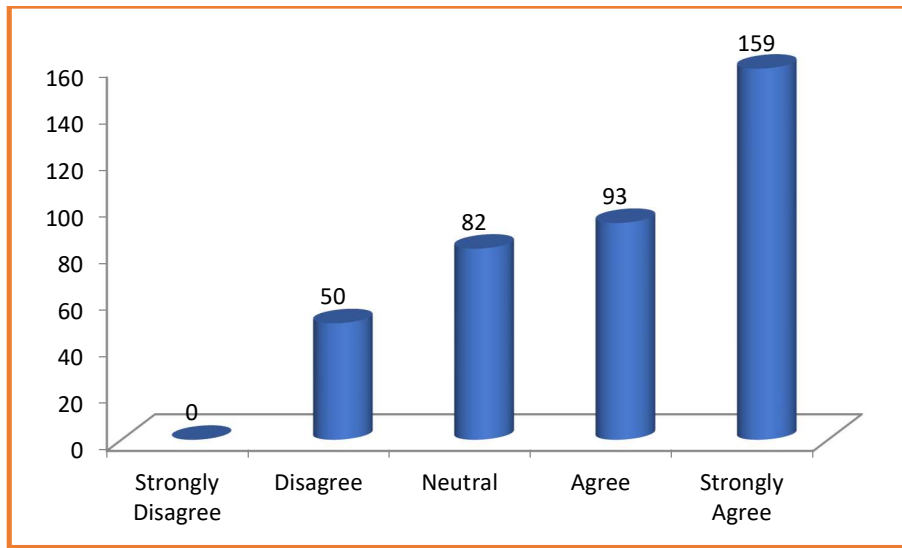


Table 4.24 Customized shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	89	23.2	23.2	23.2
Agree	194	50.5	50.5	73.7
Strongly Agree	101	26.3	26.3	100.0
Total	384	100.0	100.0	

Out of 384 consumers 26.3 percent of consumers strongly agreed that Customized shopping, followed by 50.5 percent agreed to the statement, 23.2 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.27 Customized shopping

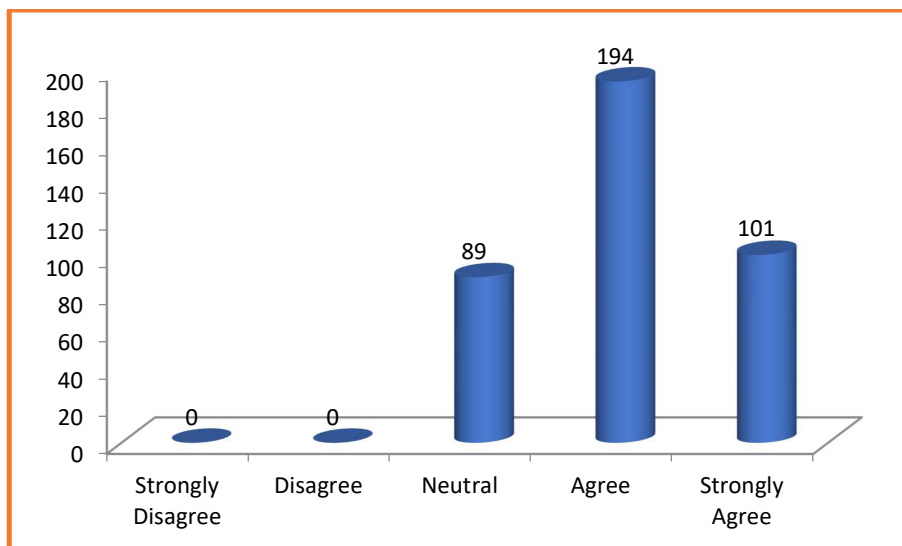


Table 4.25 I enjoy shopping online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	57	14.8	14.8	14.8
Agree	136	35.4	35.4	50.3
Strongly Agree	191	49.7	49.7	100.0
Total	384	100.0	100.0	

Out of 384 consumers 49.7 percent of consumers strongly agreed that they enjoy shopping online, followed by 35.4 percent agreed to the statement, 14.8 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.28 I enjoy shopping online

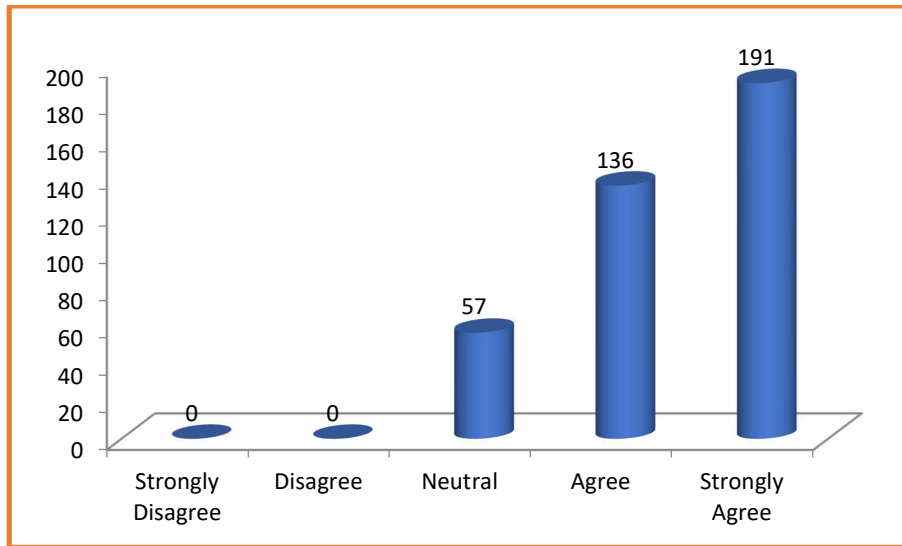


Table 4.26 Shopping from home is more convenient than going to the store

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	71	18.5	18.5	18.5
Agree	90	23.4	23.4	41.9
Strongly Agree	223	58.1	58.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 58.1 percent of consumers strongly agreed that Shopping from home is more convenient than going to the store, followed by 23.4 percent agreed to the statement, 18.5 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.29 Shopping from home is more convenient than going to the store

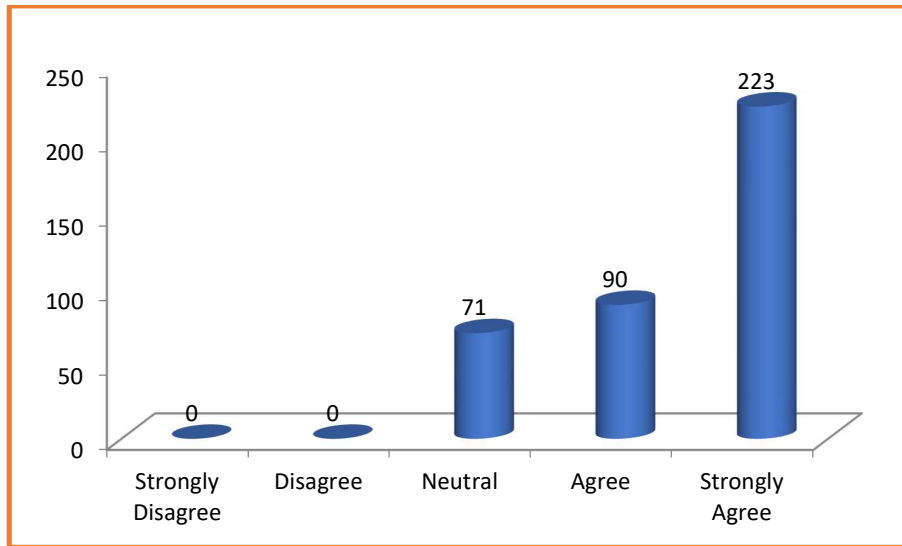


Table 4.27 My travelling time reduces through online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	19	4.9	4.9	4.9
Neutral	57	14.8	14.8	19.8
Agree	87	22.7	22.7	42.4
Strongly Agree	221	57.6	57.6	100.0
Total	384	100.0	100.0	

Out of 384 consumers 57.6 percent of consumers strongly agreed that travelling time reduces through online shopping, followed by 22.7 percent agreed to the statement, 14.8 percent of the consumers were neutral and 4.9 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.30 My travelling time reduces through online shopping

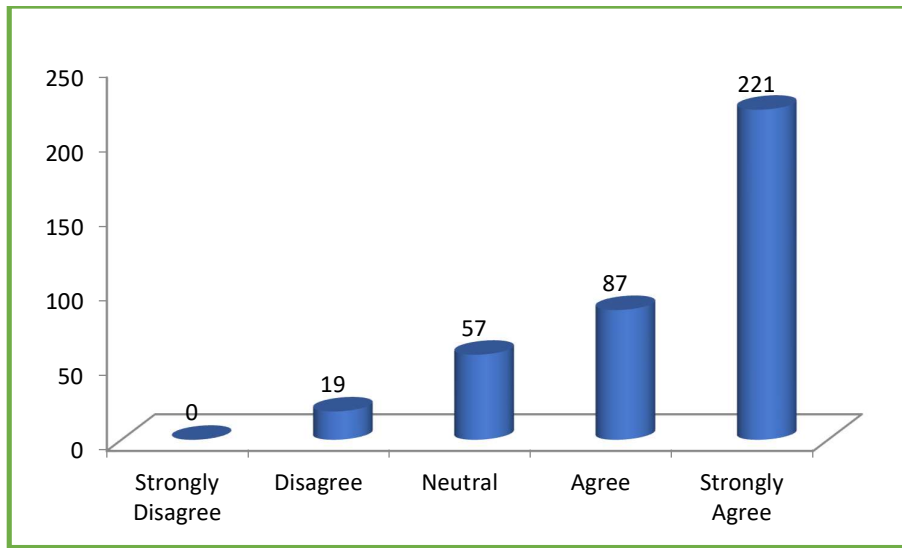


Table 4.28 Online Shopping provides me with customer support such as e-form inquiry, order status tracing, customer comments etc.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	25	6.5	6.5	6.5
Disagree	0	0	0	0
Neutral	5	1.3	1.3	7.8
Agree	176	45.8	45.8	53.6
Strongly Agree	178	46.4	46.4	100.0
Total	384	100.0	100.0	

Out of 384 consumers 46.4 percent of consumers strongly agreed that Online Shopping provides me with customer support such as e-form inquiry, order status tracing, customer comments etc., followed by 45.8 percent agreed to the statement, 1.3 percent of the consumers were neutral and 0.0 percent were disagreed and 6.5 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.31 Online Shopping provides me with customer support such as e-form inquiry, order status tracing, customer comments etc.

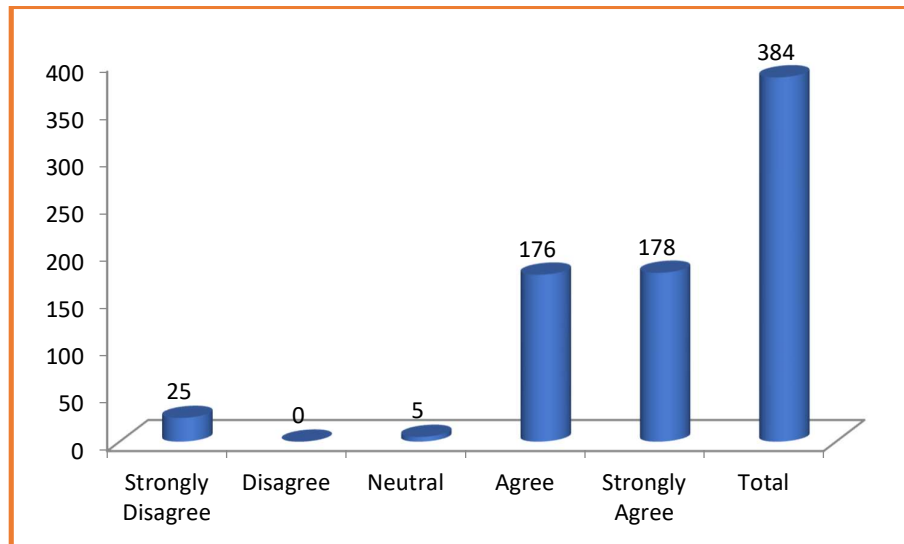


Table 4.29 Doing shopping online, gives me a status symbol

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	27	7.0	7.0	7.0
Disagree	101	26.3	26.3	33.3
Neutral	40	10.4	10.4	43.8
Agree	109	28.4	28.4	72.1
Strongly Agree	107	27.9	27.9	100.0
Total	384	100.0	100.0	

Out of 384 consumers 27.9 percent of consumers strongly agreed that shopping online, gives me a status symbol, followed by 28.4 percent agreed to the statement, 10.4 percent of the consumers were neutral and 26.3 percent were disagreed and 7.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.32 Doing shopping online, gives me a status symbol

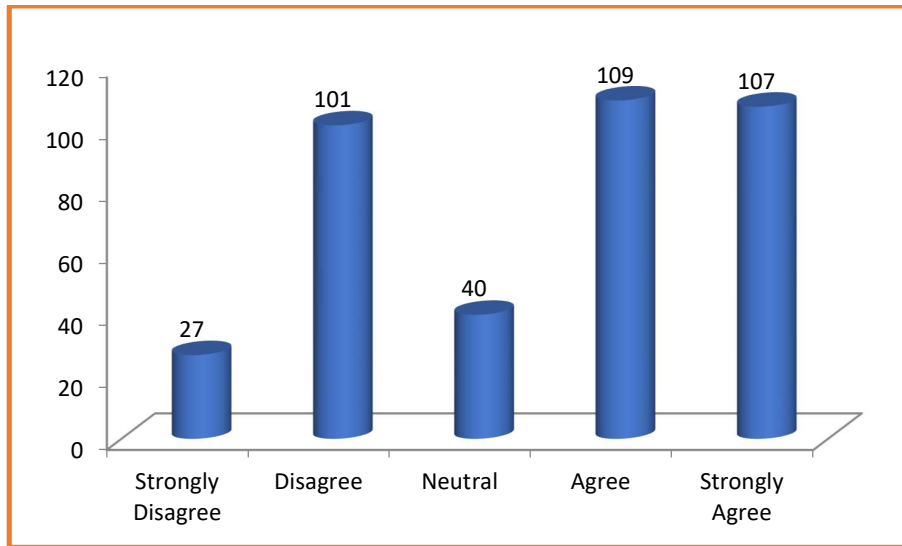


Table 4.30 Online purchase is helpful during COVID Like pandemic situation

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	54	14.1	14.1	14.1
Agree	70	18.2	18.2	32.3
Strongly Agree	260	67.7	67.7	100.0
Total	384	100.0	100.0	

Out of 384 consumers 67.7 percent of consumers strongly agreed that Online purchase is helpful during COVID Like pandemic situation, followed by 18.2 percent agreed to the statement, 14.1 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure.

Figure 4.33 Online purchase is helpful during COVID Like pandemic situation

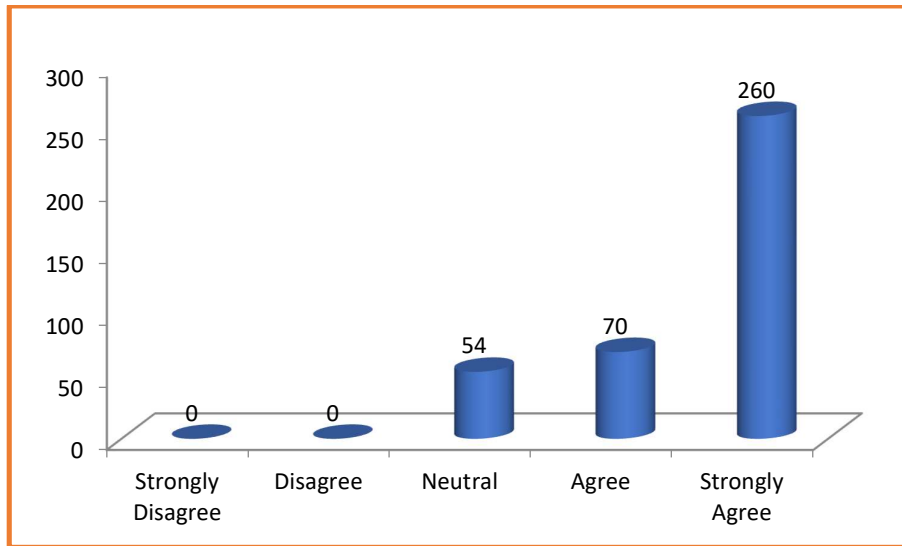
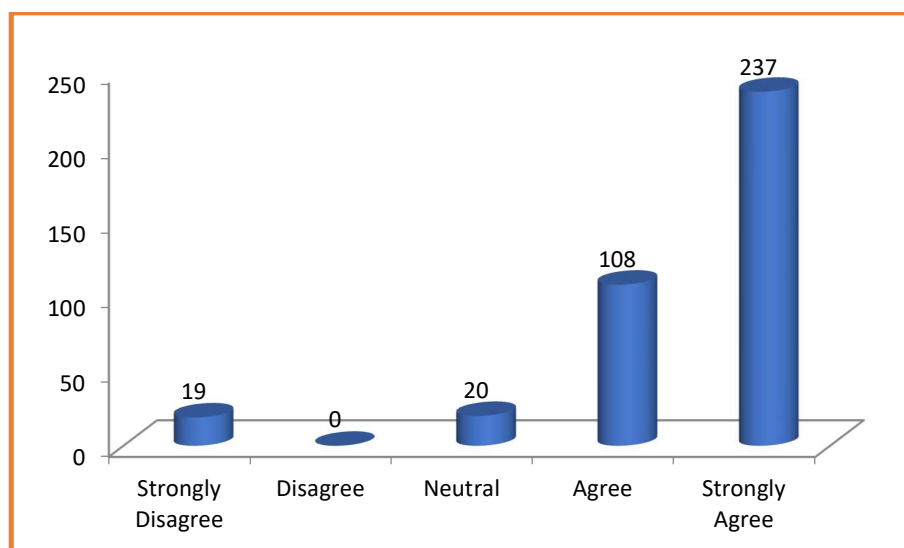


Table 4.31 Online shopping is safe during COVID like pandemic situation

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	19	4.9	4.9	4.9
Disagree	0	0	0	0
Neutral	20	5.2	5.2	10.2
Agree	108	28.1	28.1	38.3
Strongly Agree	237	61.7	61.7	100.0
Total	384	100.0	100.0	

Out of 384 consumers 61.7 percent of consumers strongly agreed that online shopping is safe during COVID like pandemic situation, followed by 28.1 percent agreed to the statement, 5.2 percent of the consumers were neutral and 0.0 percent were disagreed and 4.9 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.34 Online shopping is safe during COVID like pandemic situation



4.3.2 Related to product

Cronbach's alpha ranges from 0 to 1. Higher values indicate stronger relationships between the items on your scale. A Cronbach's alpha of .7 or higher is usually considered to be acceptable. In our case it is 0.731.

Table 4.32 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.751	.762	8

The below table shows the **item-total statistics** table. Sometimes, excluding an item from a set of scale items can increase the value of Cronbach's alpha. In our example, the value for item 4 (.766 is slightly higher than the value of Cronbach's alpha (.751) in the Reliability Statistics table. If any of these values are noticeably higher than your Cronbach's alpha value, we may wish to remove one or more items from the scale. We would not normally remove the items to increase the value of Cronbach's alpha because that value is already very high and removing items would only increase it slightly.

Table 4.33 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Detailed information of the product	25.35	15.853	0.515	0.627	0.685
Online Shopping provides better quality products.	26.42	14.802	0.578	0.73	0.669
Positive feedback or comments of consumers increases my trustworthiness towards online vendor.	25.05	17.138	0.529	0.461	0.693
The product variety of online stores is more than the physical retail stores	25.19	18.795	0.098	0.324	0.766
Comparison of different products are possible	25.03	19.218	0.186	0.59	0.739
Less priced	25.65	17.961	0.24	0.449	0.737
I prefer to shop online because original products are available here.	26.62	12.523	0.655	0.795	0.645
Timely delivery of products is assured through online shopping	25.47	14.788	0.642	0.762	0.657

Table 4.34 Detailed information of the product

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0

Disagree	25	6.5	6.5	6.5
Neutral	116	30.2	30.2	36.7
Agree	115	29.9	29.9	66.7
Strongly Agree	128	33.3	33.3	100.0
Total	384	100.0	100.0	

Out of 384 consumers 33.3 percent of consumers strongly agreed that detailed information of the product, followed by 29.9 percent agreed to the statement, 30.2 percent of the consumers were neutral and 6.5 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.35 Detailed information of the product

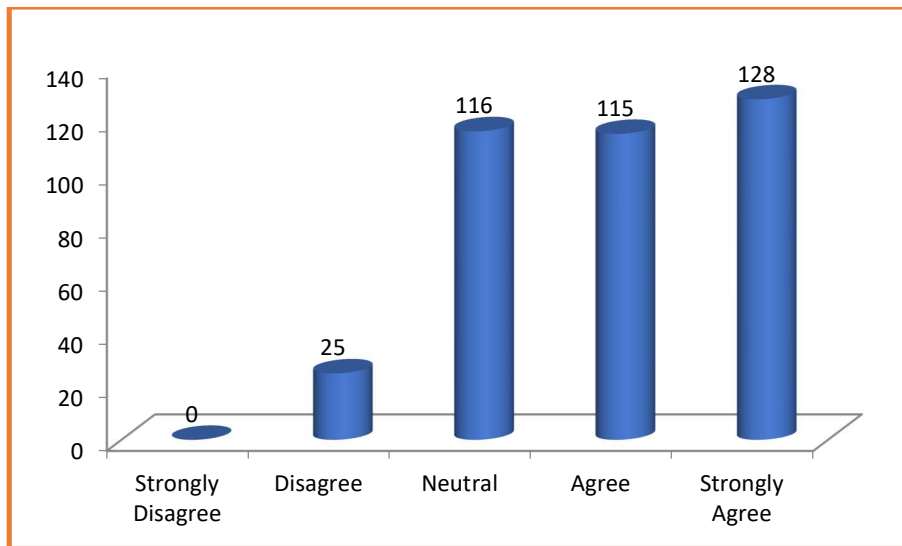


Table 4.35 Online Shopping provides better quality products

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	44	11.5	11.5	11.5
Disagree	96	25.0	25.0	36.5
Neutral	143	37.2	37.2	73.7
Agree	80	20.8	20.8	94.5
Strongly Agree	21	5.5	5.5	100.0

Total	384	100.0	100.0
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Out of 384 consumers 5.5 percent of consumers strongly agreed that online Shopping provides better quality products, followed by 20.8 percent agreed to the statement, 37.2 percent of the consumers were neutral and 25.0 percent were disagreed and 11.5 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.36 Online Shopping provides better quality products

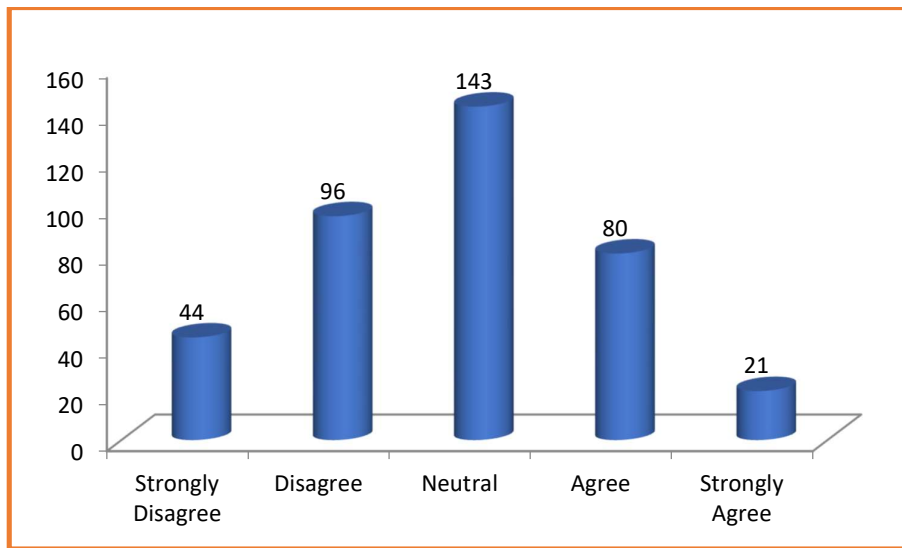


Table 4.36 Positive feedback or comments of consumers increases my trustworthiness towards online vendor.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	59	15.4	15.4	15.4
Agree	189	49.2	49.2	64.6
Strongly Agree	136	35.4	35.4	100.0
Total	384	100.0	100.0	

Out of 384 consumers 35.4 percent of consumers strongly agreed that positive feedback or comments of consumers increases my trustworthiness towards online vendor., followed by

49.2 percent agreed to the statement, 15.4 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.37 Positive feedback or comments of consumers increases my trustworthiness towards online vendor

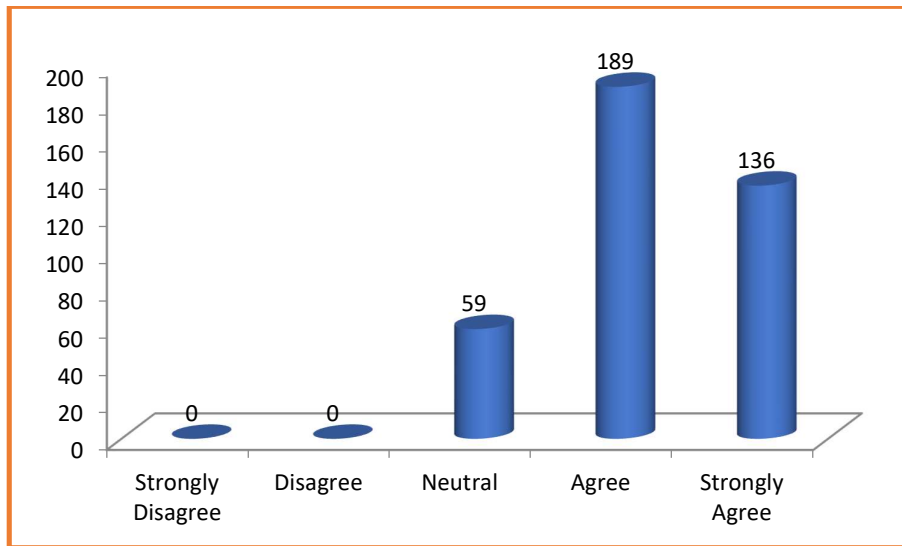


Table 4.37 The product variety of online stores is more than the physical retail stores

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	5	1.3	1.3	1.3
Disagree	27	7.0	7.0	8.3
Neutral	63	16.4	16.4	24.7
Agree	131	34.1	34.1	58.9
Strongly Agree	158	41.1	41.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 41.1 percent of consumers strongly agreed that the product variety of online stores is more than the physical retail stores, followed by 31.1 percent agreed to the statement, 16.4 percent of the consumers were neutral and 7.0 percent were disagreed and 1.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.38 The product variety of online stores is more than the physical retail stores

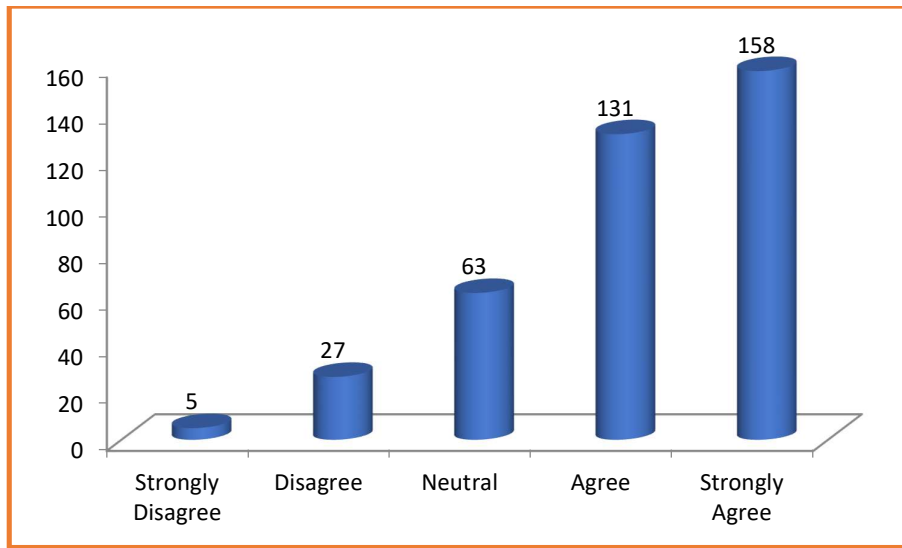


Table 4.38 Comparison of different products are possible

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	5	1.3	1.3	1.3
Disagree	27	7.0	7.0	8.3
Neutral	40	10.4	10.4	10.4
Agree	219	57.0	57.0	67.4
Strongly Agree	125	32.6	32.6	100.0
Total	384	100.0	100.0	

Out of 384 consumers 32.6 percent of consumers strongly agreed that comparison of different products are possible, followed by 57.0 percent agreed to the statement, 10.4 percent of the consumers were neutral and 7.0 percent were disagreed and 1.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.39 Comparison of different products are possible

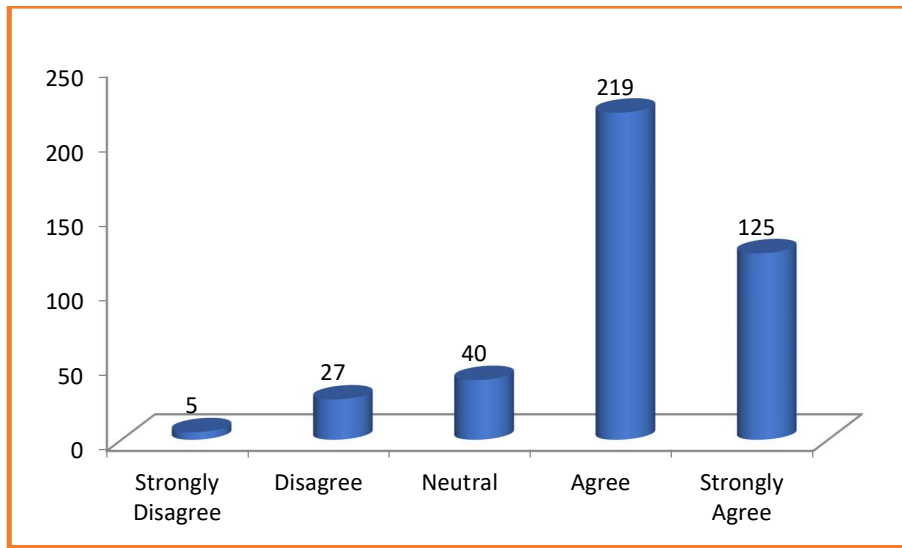


Table 4.39 Less priced

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	25	6.5	6.5	6.5
Neutral	187	48.7	48.7	55.2
Agree	87	22.7	22.7	77.9
Strongly Agree	85	22.1	22.1	100.0

Out of 384 consumers 22.1 percent of consumers strongly agreed that Less priced , followed by 22.7 percent agreed to the statement, 48.79 percent of the consumers were neutral and 6.5 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.40 Less priced

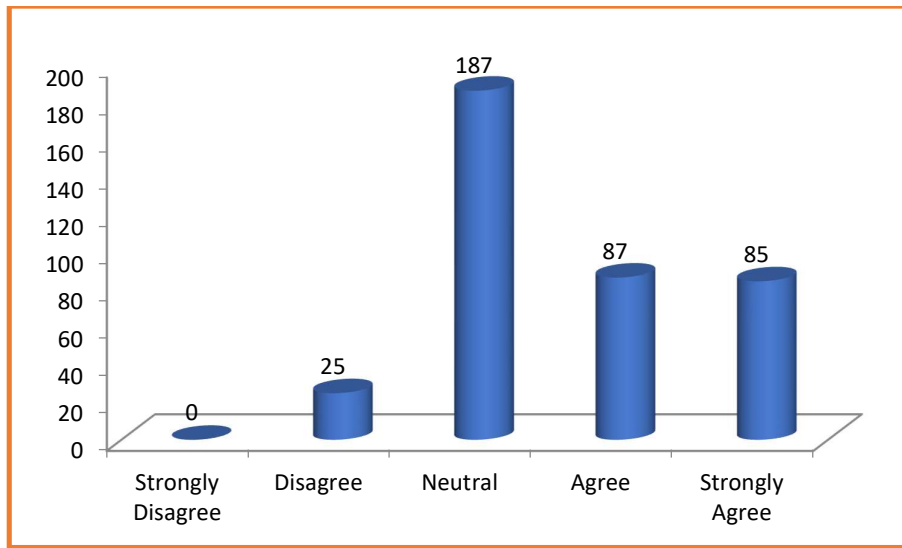


Table 4.40 I prefer to shop online because original products are available here.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	116	30.2	30.2	30.2
Disagree	49	12.8	12.8	43.0
Neutral	126	32.8	32.8	75.8
Agree	45	11.7	11.7	87.5
Strongly Agree	48	12.5	12.5	100.0
Total	384	100.0	100.0	

Out of 384 consumers 12.5 percent of consumers strongly agreed that prefer to shop online because original products are available here, followed by 11.7 percent agreed to the statement, 32.8 percent of the consumers were neutral and 12.8 percent were disagreed and 30.2 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.41 I prefer to shop online because original products are available here.

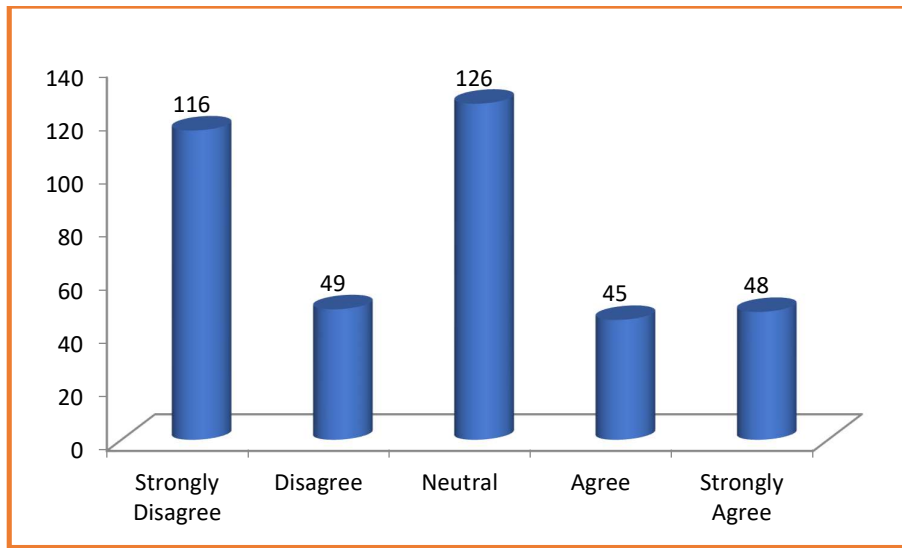
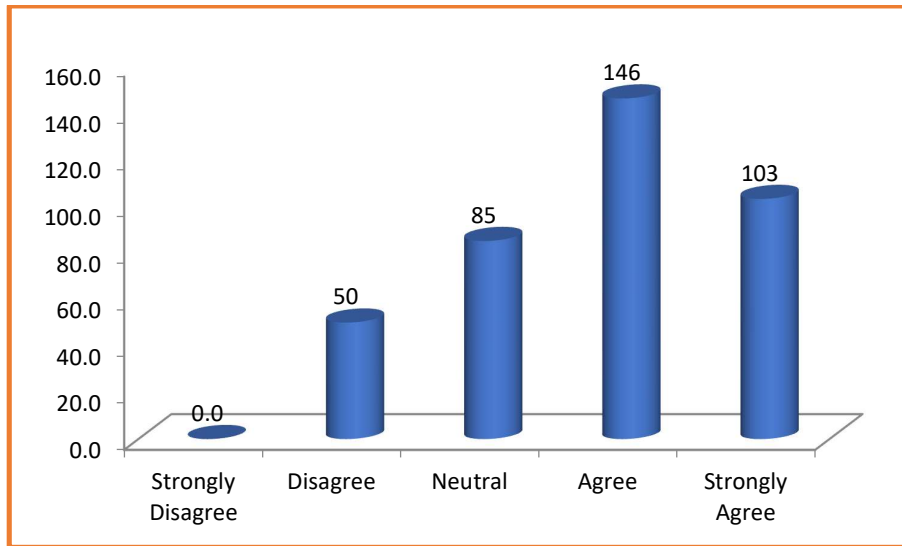


Table 4.41 Timely delivery of products is assured through online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0.0	0.0	0.0	0.0
Disagree	50	13.0	13.0	13.0
Neutral	85	22.1	22.1	35.2
Agree	146	38.0	38.0	73.2
Strongly Agree	103	26.8	26.8	100.0
Total	384	100.0	100.0	

Out of 384 consumers 26.8 percent of consumers strongly agreed that timely delivery of products is assured through online shopping, followed by 38.0 percent agreed to the statement, 22.1 percent of the consumers were neutral and 13.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.42 Timely delivery of products is assured through online shopping



1.1.1 Related to promotion

Cronbach’s alpha ranges from 0 to 1. Higher values indicate stronger relationships between the items on your scale. A Cronbach’s alpha of .7 or higher is usually considered to be acceptable. In our case it is 0.782.

Table 4.42 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.782	.802	9

The below table shows the **item-total statistics** table. Sometimes, excluding an item from a set of scale items can increase the value of Cronbach’s alpha. In our example, the value for item 57 (.803), item 9 (0.793) is slightly higher than the value of Cronbach’s alpha (.782) in the Reliability Statistics table. If any of these values are noticeably higher than your Cronbach’s alpha value, we may wish to remove one or more items from the scale. We would not normally remove the items to increase the value of Cronbach’s alpha because that value is already very high and removing items would only increase it slightly.

Table 4.43 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Better discounts/ coupons/gifts	29.92	30.865	0.499	0.484	0.761
Cash back is attractive	29.88	30.847	0.626	0.578	0.753
Free home delivery	29.94	30.628	0.368	0.591	0.775
Attractive websites	30.07	28.298	0.521	0.742	0.754
Attractive promotional offers	29.77	27.984	0.675	0.756	0.734
Advertising on television inspires me to shop online	30.27	26.385	0.609	0.637	0.739
Pop-ups on social networking sites persuade me to shop online	30.76	32.248	0.185	0.361	0.803
Banners and outdoor advertising influence online shopping	30.2	26.697	0.651	0.708	0.733
I usually get e-mails and e-leaflets which creates curiosity for buying goods online	30.43	30.408	0.281	0.638	0.793

Table 4.44 Better discounts/ coupons/gifts

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0	0	0
Disagree	0	0	0	0
Neutral	136	35.4	35.4	35.4
Agree	117	30.5	30.5	65.9
Strongly Agree	131	34.1	34.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 34.1 percent of consumers strongly agreed that better discounts/ coupons/gifts, followed by 30.5 percent agreed to the statement, 35.4 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.43 Better discounts/ coupons/gifts

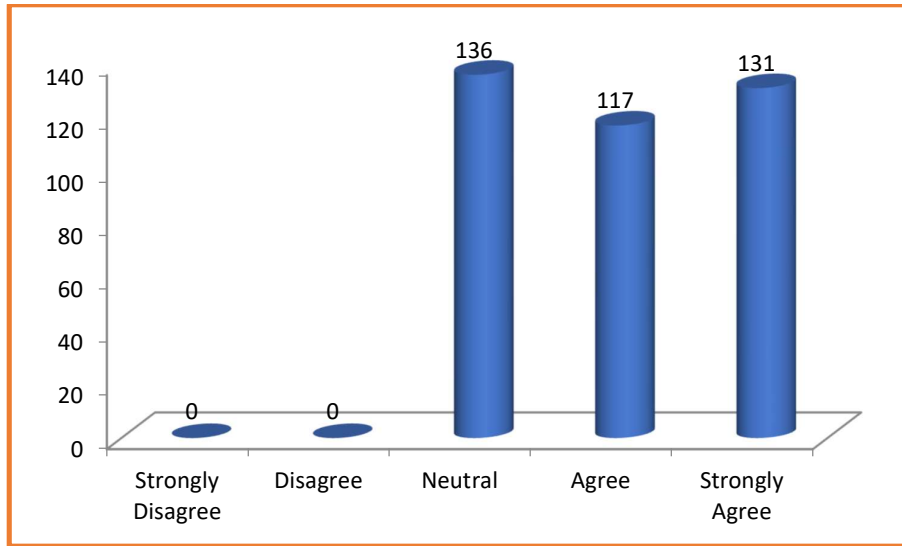


Table 4.45 Cash back is attractive

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0	0	0
Disagree	0	0	0	0
Neutral	89	23.2	23.2	23.2
Agree	197	51.3	51.3	74.5
Strongly Agree	98	25.5	25.5	100.0
Total	384	100.0	100.0	

Out of 384 consumers 25.5 percent of consumers strongly agreed that Cash back is attractive, followed by 51.3 percent agreed to the statement, 23.2 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.44 Cash back is attractive

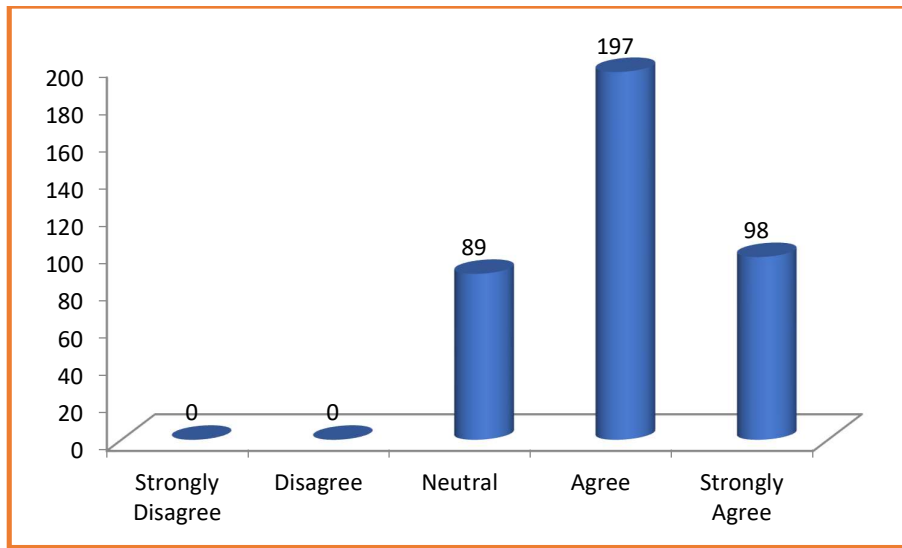


Table 4.46 Free home delivery

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	18	4.7	4.7	4.7
Disagree	9	2.3	2.3	7.0
Neutral	95	24.7	24.7	31.8
Agree	108	28.1	28.1	59.9
Strongly Agree	154	40.1	40.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 40.1 percent of consumers strongly agreed that Free home delivery, followed by 28.1 percent agreed to the statement, 24.7 percent of the consumers were neutral and 2.3 percent were disagreed and 4.7 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.45 Free home delivery

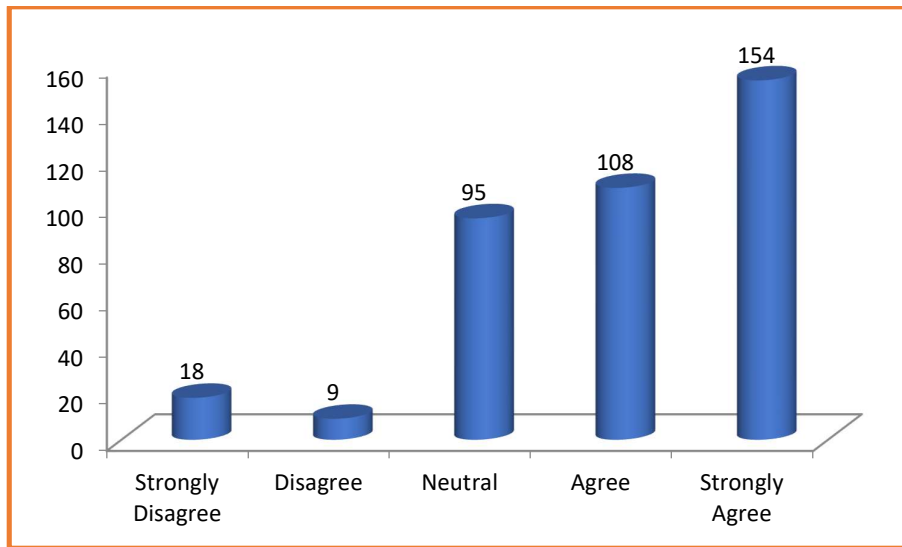


Table 4.47 Attractive websites

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	19	4.9	4.9	4.9
Disagree	33	8.6	8.6	13.5
Neutral	88	22.9	22.9	36.5
Agree	96	25.0	25.0	61.5
Strongly Agree	148	38.5	38.5	100.0
Total	384	100.0	100.0	

Out of 384 consumers 38.5 percent of consumers strongly agreed that attractive websites, followed by 25.0 percent agreed to the statement, 22.9 percent of the consumers were neutral and 8.6 percent were disagreed and 4.9 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.46 Attractive websites

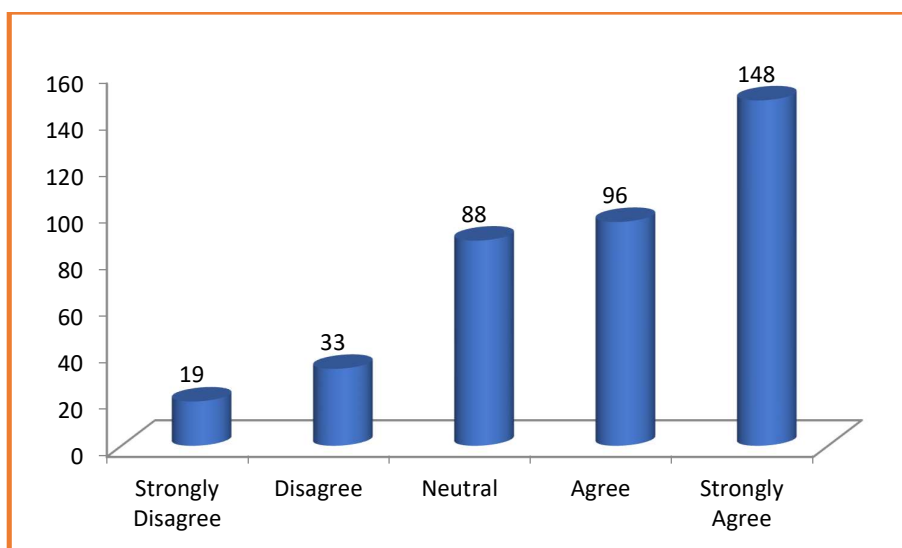


Table 4.48 Attractive promotional offers

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	8	2.1	2.1	2.1
Disagree	18	4.7	4.7	6.8
Neutral	70	18.2	18.2	25.0
Agree	107	27.9	27.9	52.9
Strongly Agree	181	47.1	47.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 47.1 percent of consumers strongly agreed that Attractive promotional offers, followed by 27.9 percent agreed to the statement, 18.2 percent of the consumers were neutral and 4.7 percent were disagreed and 2.1 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.47 Attractive promotional offers

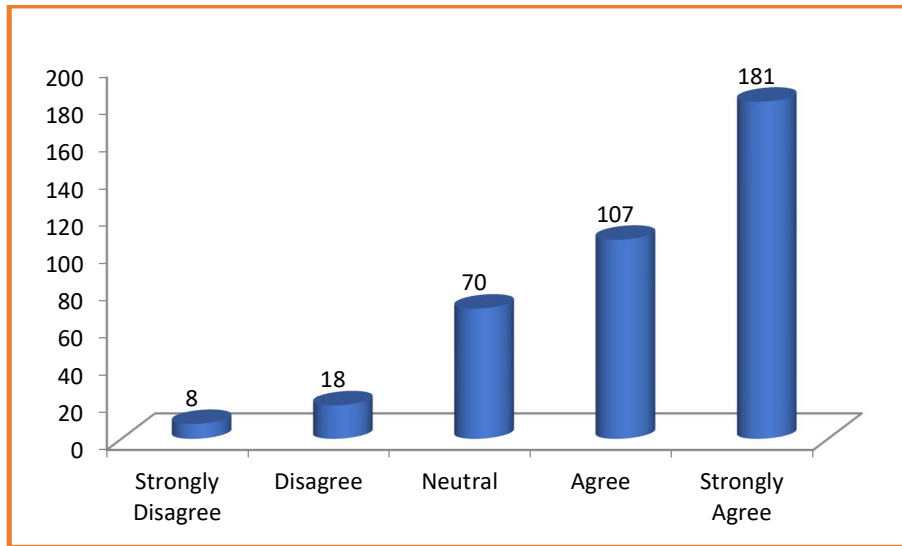


Table 4.49 Advertising on television inspires me to shop online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	24	6.3	6.3	6.3
Disagree	68	17.7	17.7	24.0
Neutral	70	18.2	18.2	42.2
Agree	84	21.9	21.9	64.1
Strongly Agree	138	35.9	35.9	100.0
Total	384	100.0	100.0	

Out of 384 consumers 35.9 percent of consumers strongly agreed that advertising on television inspires me to shop online, followed by 21.9 percent agreed to the statement, 18.2 percent of the consumers were neutral and 17.7 percent were disagreed and 6.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.48 Advertising on television inspires me to shop online

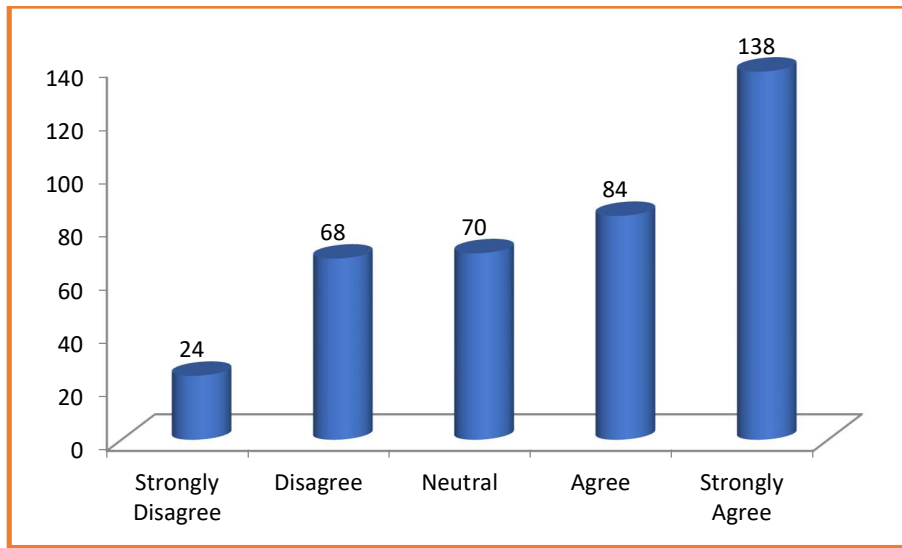


Table 4.50 Pop-ups on social networking sites persuade me to shop online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	25	6.5	6.5	6.5
Disagree	126	32.8	32.8	39.3
Neutral	49	12.8	12.8	52.1
Agree	135	35.2	35.2	87.2
Strongly Agree	49	12.8	12.8	100.0
Total	384	100.0	100.0	

Out of 384 consumers 12.8 percent of consumers strongly agreed that Pop-ups on social networking sites persuade me to shop online, followed by 35.2 percent agreed to the statement, 12.8 percent of the consumers were neutral and 32.8 percent were disagreed and 6.5 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.49 Pop-ups on social networking sites persuade me to shop online

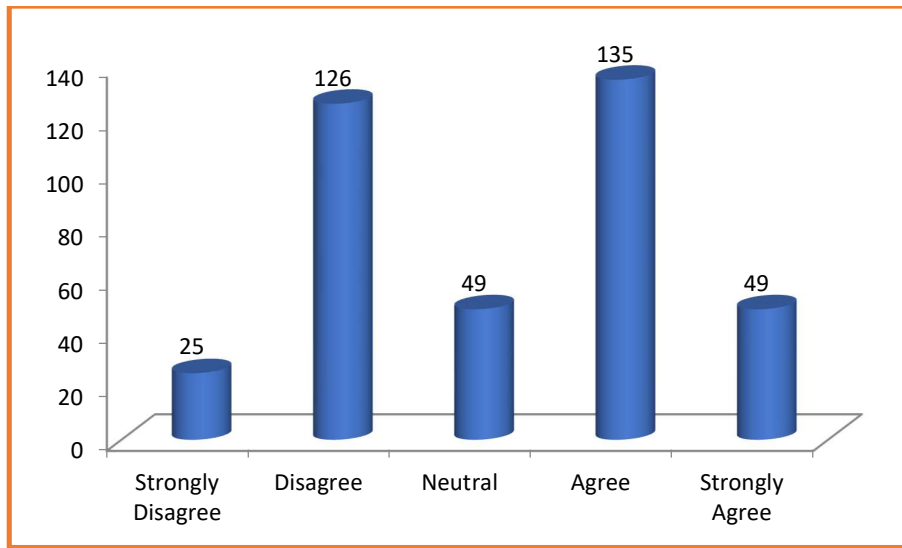


Table 4.51 Banners and outdoor advertising influence online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	5	1.3	1.3	1.3
Disagree	66	17.2	17.2	18.5
Neutral	120	31.3	31.3	49.7
Agree	39	10.2	10.2	59.9
Strongly Agree	154	40.1	40.1	100.0
Total	384	100.0	100.0	

Out of 384 consumers 40.1 percent of consumers strongly agreed that banners and outdoor advertising influence online shopping, followed by 10.2 percent agreed to the statement, 31.3 percent of the consumers were neutral and 17.2 percent were disagreed and 1.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.50 Banners and outdoor advertising influence online shopping

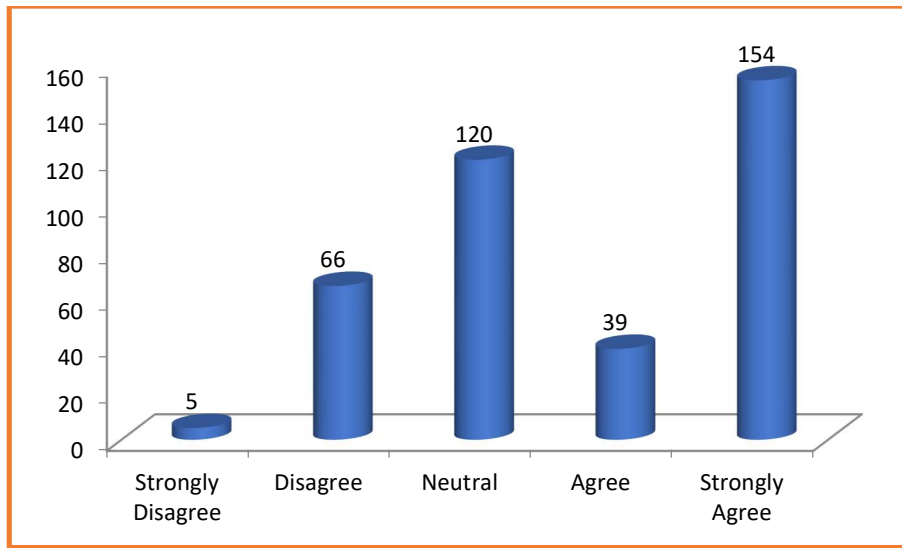
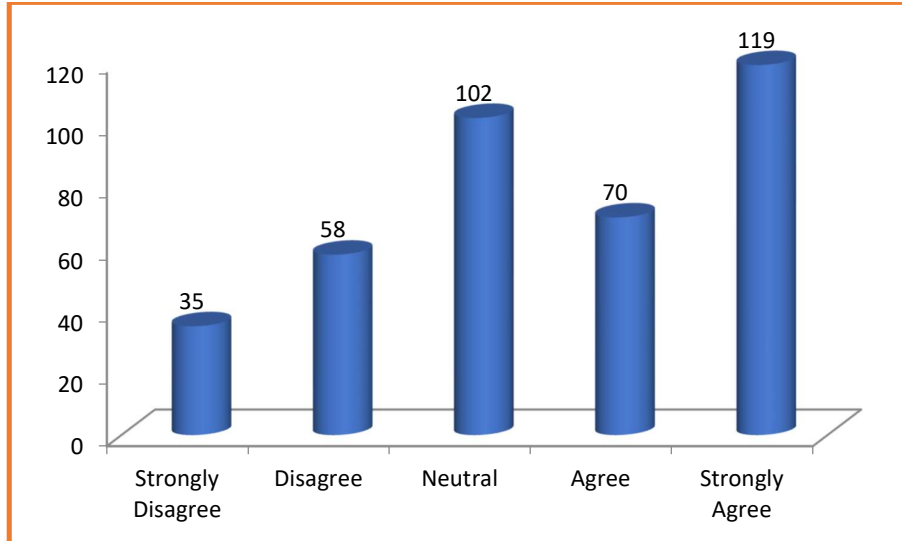


Table 4.52 I usually get e-mails and e-leaflets which creates curiosity for buying goods online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	35	9.1	9.1	9.1
Disagree	58	15.1	15.1	24.2
Neutral	102	26.6	26.6	50.8
Agree	70	18.2	18.2	69.0
Strongly Agree	119	31.0	31.0	100.0
Total	384	100.0	100.0	

Out of 384 consumers 31.0 percent of consumers strongly agreed that usually getting e-mails and e-leaflets which creates curiosity for buying goods online, followed by 18.2 percent agreed to the statement, 26.6 percent of the consumers were neutral and 15.1 percent were disagreed and 9.1 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.51 I usually get e-mails and e-leaflets which creates curiosity for buying goods online



4.3.3 Related to social group

Cronbach's alpha ranges from 0 to 1. Higher values indicate stronger relationships between the items on your scale. A Cronbach's alpha of .7 or higher is usually considered to be acceptable. In our case it is 0.925.

Table 4.53 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.925	.926	4

The below table shows the **item-total statistics** table. Sometimes, excluding an item from a set of scale items can increase the value of Cronbach's alpha. In our example no item is more than Cronbach's alpha of 0.925 because that value is already very high and removing items would only increase it slightly.

Table 4.54 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Opinion and experience of family members/ relatives affected my purchase decision	10.70	11.358	.812	.790	.908
My friends influenced me to shop online	11.08	10.879	.878	.817	.886
Doing shopping online, gives me a status symbol.	11.19	11.176	.769	.700	.922
E-Shopping reflects the social image.	11.17	10.219	.853	.751	.894

Table 4.55 Opinion and experience of family members/ relatives affected my purchase decision

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	0	0.0	0.0	0.0
Disagree	67	17.4	17.4	17.4
Neutral	47	12.2	12.2	29.7
Agree	85	22.1	22.1	51.8
Strongly Agree	185	48.2	48.2	100.0
Total	384	100.0	100.0	

Out of 384 consumers 48.2 percent of consumers strongly agreed that Opinion and experience of family members/ relatives affected my purchase decision, followed by 22.2 percent agreed to the statement, 12.2 percent of the consumers were neutral and 17.4 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.52 Opinion and experience of family members/ relatives affected my purchase decision

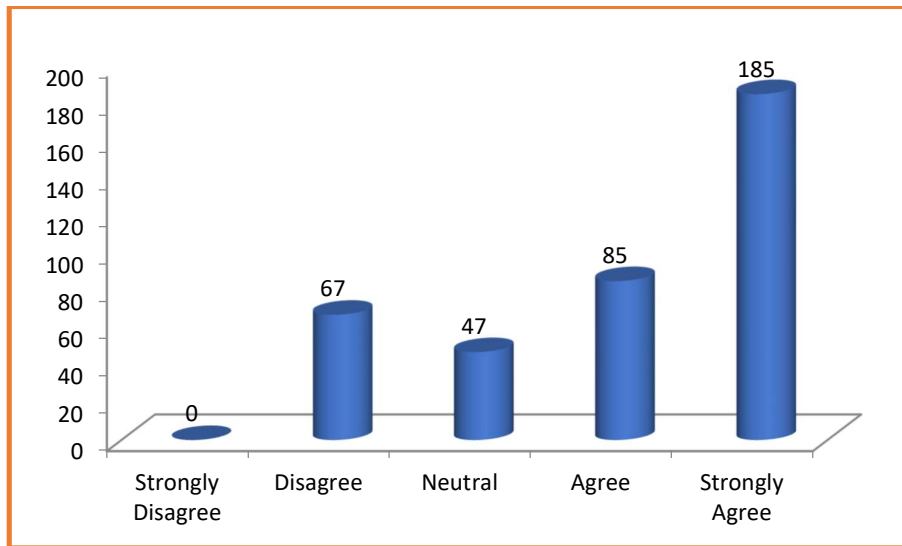


Table 4.56 My friends influenced me to shop online

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	98	25.5	25.5	25.5
Neutral	59	15.4	15.4	40.9
Agree	113	29.4	29.4	70.3
Strongly Agree	114	29.7	29.7	100.0
Total	384	100.0	100.0	

Out of 384 consumers 29.7 percent of consumers strongly agreed that my friends influenced me to shop online, followed by 29.4 percent agreed to the statement, 15.4 percent of the consumers were neutral and 25.5 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.53 My friends influenced me to shop online

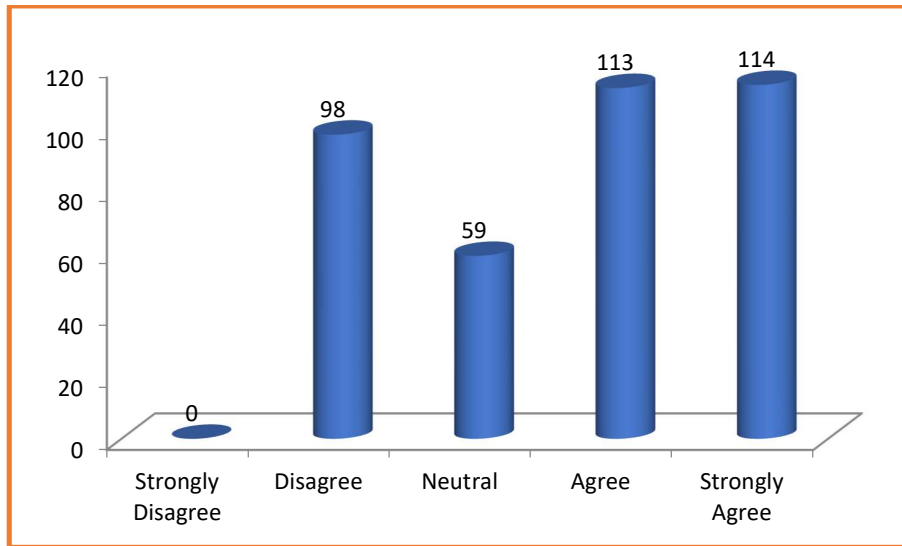


Table 4.57 Doing shopping online, gives me a status symbol.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	27	7.0	7.0	7.0
Disagree	58	15.1	15.1	22.1
Neutral	82	21.4	21.4	43.5
Agree	120	31.3	31.3	74.7
Strongly Agree	97	25.3	25.3	100.0
Total	384	100.0	100.0	

Out of 384 consumers 25.3 percent of consumers strongly agreed that doing shopping online, gives me a status symbol, followed by 31.3 percent agreed to the statement, 21.4 percent of the consumers were neutral and 15.1 percent were disagreed and 7.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.54 Doing shopping online, gives me a status symbol

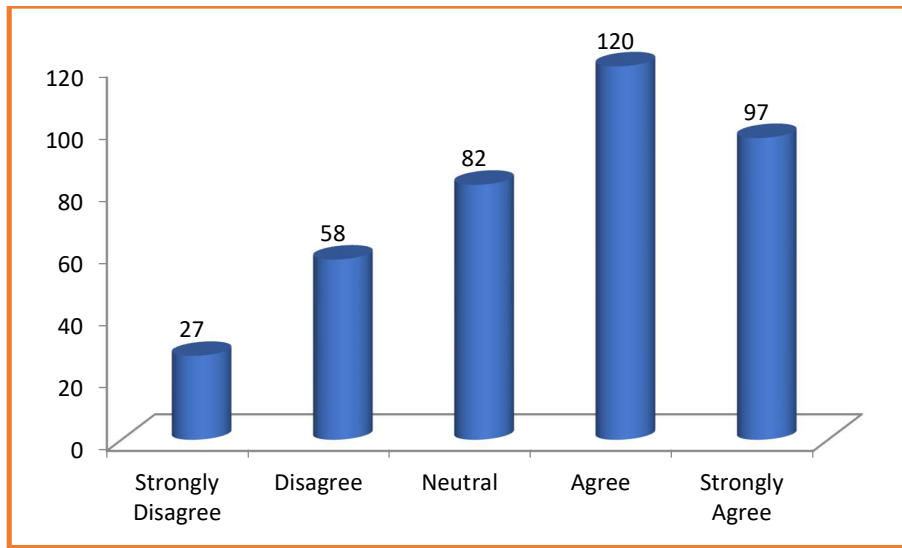
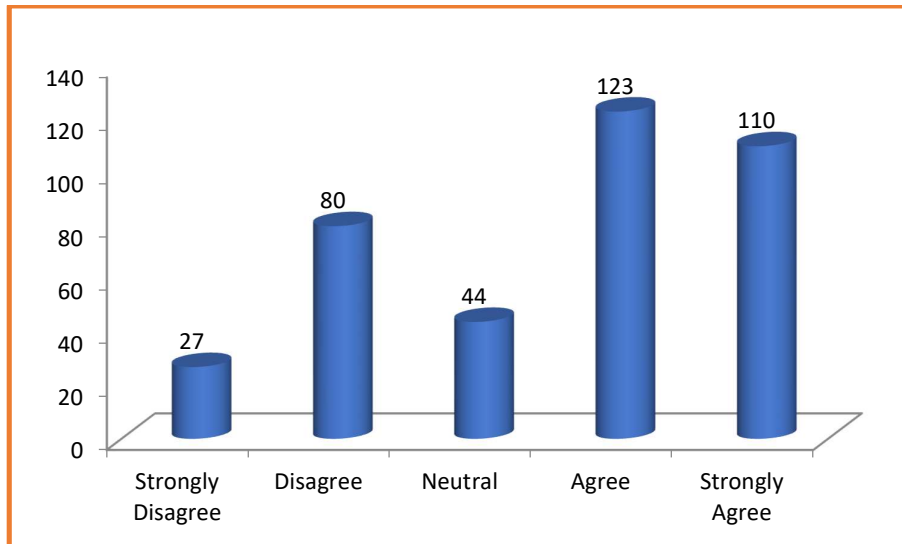


Table 4.58 E-Shopping reflects the social image.

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	27	7.0	7.0	7.0
Disagree	80	20.8	20.8	27.9
Neutral	44	11.5	11.5	39.3
Agree	123	32.0	32.0	71.4
Strongly Agree	110	28.6	28.6	100.0
Total	384	100.0	100.0	

Out of 384 consumers 28.6 percent of consumers strongly agreed that E-Shopping reflects the social image, followed by 32.0 percent agreed to the statement, 11.5 percent of the consumers were neutral and 20.8 percent were disagreed and 7.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.55 E-Shopping reflects the social image



4.4 PROBLEMS/ OBSTACLES IN ONLINE PURCHASE

4.4.1 Related to payments

Cronbach's alpha ranges from 0 to 1. Higher values indicate stronger relationships between the items on your scale. A Cronbach's alpha of .7 or higher is usually considered to be acceptable. In our case it is 0.767.

Table 4.59 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.767	.796	5

. The below table shows the **item-total statistics** table. Sometimes, excluding an item from a set of scale items can increase the value of Cronbach's alpha. In our example no item is more than Cronbach's alpha of 0.767 because that value is already very high and removing items would only increase it slightly.

Table 4.60 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Bothered about giving confidential information	16.84	7.702	.096	.034	.761
Shipping charges charged by some websites is a drawback to online shopping	16.93	6.254	.325	.359	.701
Bargaining facility is not available in online shopping	16.52	5.472	.660	.672	.701
Takes time to return the product	16.70	6.372	.510	.670	.701
Problem of ordering minimum order value to get the discount	16.45	6.300	.700	.792	.700

Table 4.61 Bothered about giving confidential information

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	8	2.1	2.1	2.1
Disagree	18	4.7	4.7	6.8
Neutral	89	23.2	23.2	29.9
Agree	112	29.2	29.2	59.1
Strongly Agree	157	40.9	40.9	100.0
Total	384	100.0	100.0	

Out of 384 consumers 40.9 percent of consumers strongly agreed that Bothered about giving confidential information, followed by 29.2 percent agreed to the statement, 23.2 percent of the consumers were neutral and 4.7 percent were disagreed and 2.1 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.56 Bothered about giving confidential information

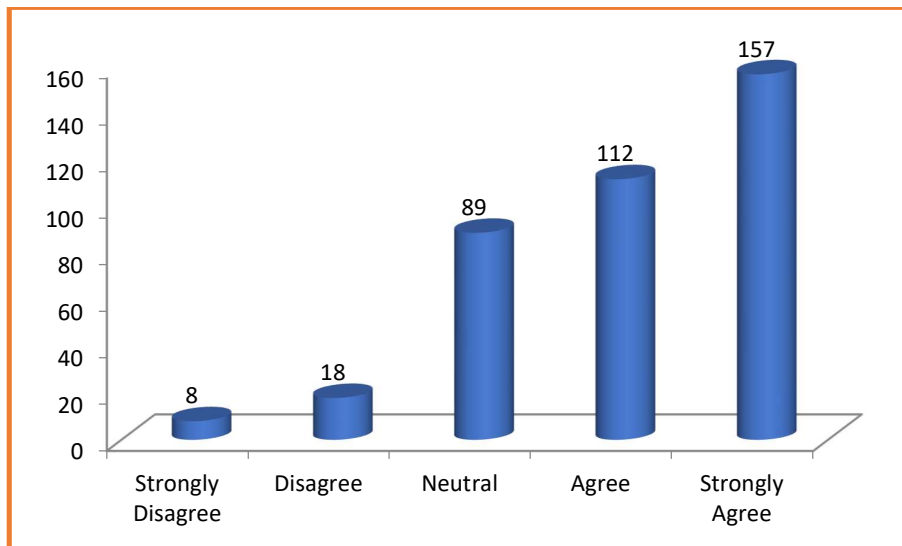


Table 4.62 Shipping charges charged by some websites is a drawback to online shopping

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	17	4.4	4.4	4.4

Neutral	75	19.5	19.5	24.0
Agree	52	13.5	13.5	37.5
Strongly Agree	240	62.5	62.5	100.0
Total	384	100.0	100.0	

Out of 384 consumers 62.5 percent of consumers strongly agreed that Shipping charges charged by some websites is a drawback to online shopping, followed by 13.5 percent agreed to the statement, 19.5 percent of the consumers were neutral and 4.4 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.57 Shipping charges charged by some websites is a drawback to online shopping

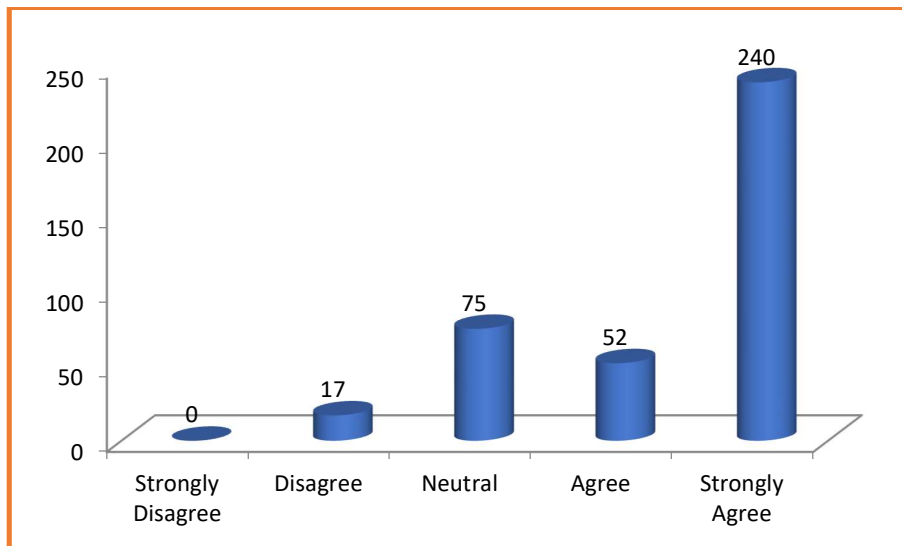


Table 4.63 Bargaining facility is not available in online shopping

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	9	2.3	2.3	2.3
Disagree	50	13.0	13.0	15.4
Neutral	43	11.2	11.2	26.6
Agree	139	36.2	36.2	62.8
Strongly Agree	143	37.2	37.2	100.0
Total	384	100.0	100.0	

Out of 384 consumers 37.2 percent of consumers strongly agreed that Bargaining facility is not available in online shopping, followed by 36.2 percent agreed to the statement, 11.2

percent of the consumers were neutral and 13.0 percent were disagreed and 2.3 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.58 Bargaining facility is not available in online shopping

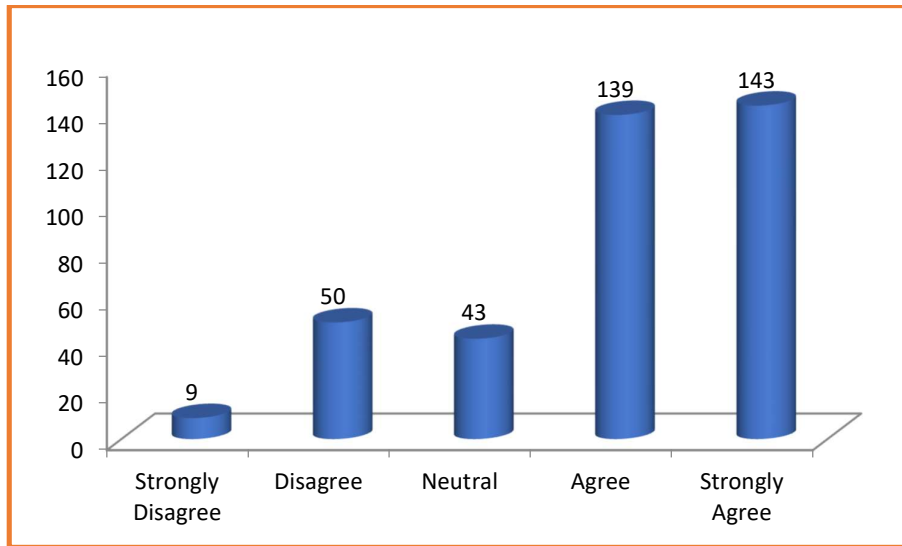


Table 4.64 Takes time to return the product

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	15	3.9	3.9	3.9
Neutral	66	17.2	17.2	21.1
Agree	146	38.0	38.0	59.1
Strongly Agree	157	40.9	40.9	100.0
Total	384	100.0	100.0	

Out of 384 consumers 40.9 percent of consumers strongly agreed that Takes time to return the product, followed by 38.0 percent agreed to the statement, 17.2 percent of the consumers were neutral and 3.9 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.59 Takes time to return the product

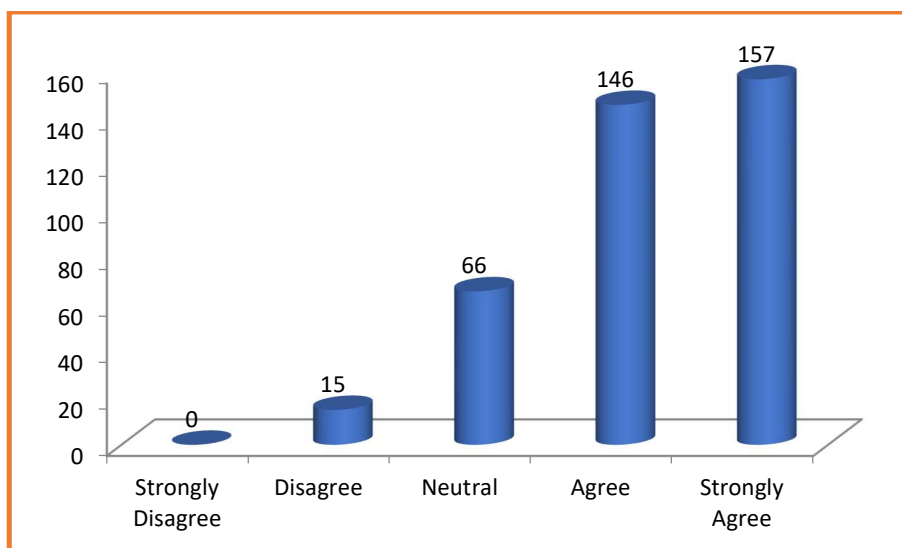
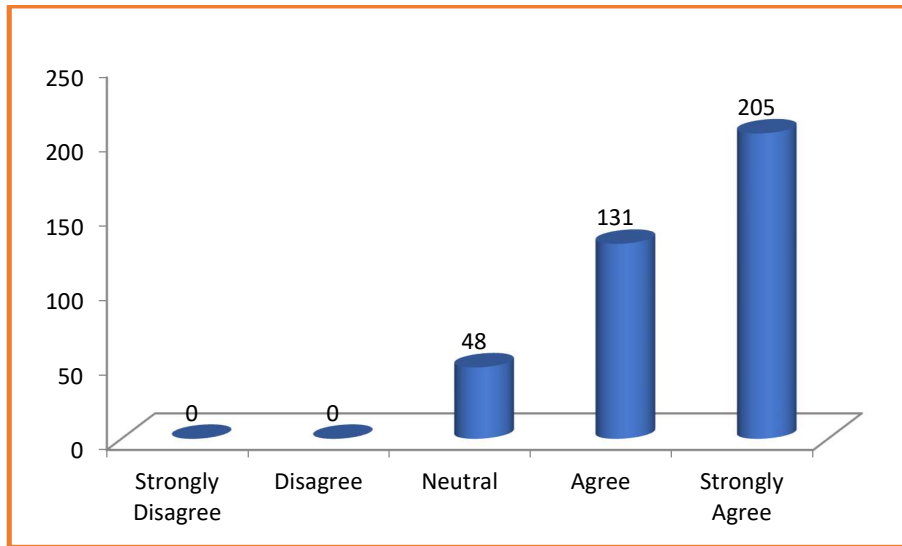


Table 4.65 Problem of ordering minimum order value to get the discount

Responses	Respondents	Percentage	Valid Percentage	Cumulative Percentage
Strongly Disagree	0	0.0	0.0	0.0
Disagree	0	0.0	0.0	0.0
Neutral	48	12.5	12.5	12.5
Agree	131	34.1	34.1	46.6
Strongly Agree	205	53.4	53.4	100.0
Total	384	100.0	100.0	

Out of 384 consumers 53.4 percent of consumers strongly agreed that Problem of ordering minimum order value to get the discount, followed by 34.1 percent agreed to the statement, 12.5 percent of the consumers were neutral and 0.0 percent were disagreed and 0.0 percent consumers were strongly disagreed. The same information is provided in the below figure

Figure 4.60 Problem of ordering minimum order value to get the discount



SECTION - 5

4.5 HYPOTHESES TESTS AND RESULTS

4.5.1 Hypothesis-1

Null Hypothesis (H0): There is no significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand.

Alternative Hypothesis (H1): There is significant difference between the frequency of purchase by the consumers of selected blocks in Jharkhand.

A rank-based nonparametric test called the Kruskal-Wallis H test, sometimes referred to as the "one-way ANOVA on ranks," can be used to ascertain whether there are statistically significant differences between two or more groups of an independent variable on a continuous or ordinal dependent variable.

It can be termed that about the Kruskal-Wallis test as the non-parametric version of the ANOVA. By assigning a rank to each data point and utilising those rankings to ascertain whether the data in each group comes from the same distribution, this test finds out whether independent groups have the same mean on ranks. This test basically finds out if the medians of the groups are the same.

As was previously mentioned, the Kruskal-Wallis test is non-parametric, which means it doesn't make any assumptions about the properties of the data, like its mean, variance, etc. Kruskal-Wallis does not assume normally distributed data in this way since it does not make any assumptions about the parameters of the data and so cannot make any assumptions about the distribution of the data.

Although it can be applied to just two groups, Kruskal-Wallis is usually applied to three or more independent groups, and each group should have a minimum of five samples. In order to do a Kruskal-Wallis test, we compute the test statistic, H, using the data rankings.

$$H = \frac{12}{N(N+1)} \sum_{i=1}^k \frac{R_i^2}{n_i} - 3(N+1)$$

Where n is the sample size of group i, R is the sum of ranks for group i, k is the number of groups we are comparing, and N is the total sample size.

Then, we compare H to a critical cutoff point identified by the chi-square distribution (the chi-square distribution is employed because it approximates H well, particularly when the

sample size of each group is greater than or equal to 5). We reject the null hypothesis if the H statistic is significant (that is, if H is greater than the cutoff). We cannot reject the null hypothesis if the H statistic is not significant (that is, if H is smaller than the cutoff). The null hypothesis for this test is that all groups have identical medians, i.e., they all originate from the same distribution. The third possibility is that each group has a distinct median, indicating that at least one of them is drawn from a distinct distribution than the others.

Table 4.66 Descriptive Statistics of Hypothesis -1

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Frequency of Online Shopping	384	3.12	1.095	1	4
Block	384	7.27	3.806	1	14

Table 4.67 Ranks of Hypothesis -1

	Block	N	Mean Rank
Frequency of Online Shopping	1	33	78.50
	2	31	46.29
	3	25	28.96
	4	21	58.66
	Total	110	

Table 4.68 Test Statistics^{a,b} of Hypothesis -1

Test Statistics ^{a,b}	
	Frequency of Online Shopping
Chi-Square	47.084
Df	3
Asymp. Sig.	.000
a. Kruskal Wallis Test	
b. Grouping Variable: Block	

A Kruskal-Wallis H test showed that there was a statistically significant difference in Frequency of Online Shopping scores between the different Blocks, $\chi^2(2) = 47.084$, $p = 0.000$, with a mean rank pain score of 78.50 for Block 1, 46.29 for Block 2, 28.96 for Block 3 and 58.66 for Block 4.

Table 4.69 Tests of Normality^a

	Block	Kolmogorov-Smirnov ^b			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
FrequencyofOnlineShopping	2	.348	21	.000	.640	21	.000
	3	.298	25	.000	.769	25	.000
	4	.429	31	.000	.591	31	.000
	5	.485	22	.000	.496	22	.000
	6	.420	31	.000	.636	31	.000
	7	.283	27	.000	.756	27	.000
	8	.296	42	.000	.744	42	.000
	9	.469	35	.000	.543	35	.000
	10	.492	21	.000	.484	21	.000
	11	.412	34	.000	.641	34	.000
	12	.470	23	.000	.531	23	.000
	13	.376	26	.000	.630	26	.000
	14	.352	13	.000	.646	13	.000

a. FrequencyofOnlineShopping is constant when Block = 1. It has been omitted.

b. Lilliefors Significance Correction

4.5.2 Hypothesis-2

Null Hypothesis (H0): There is no association between gender of consumers and online shopping decision of the rural consumers

Alternative Hypothesis (H1): There is association between gender of consumers and online shopping decision of the rural consumers

The chi-square test for independence, also called Pearson's chi-square test or the chi-square test of association, is used to discover if there is a relationship between two categorical variables.

A non-parametric (distribution free) method for analysing group differences when the dependent variable is assessed at a nominal level is the Chi-square statistic. The Chi-square is robust to the data's distribution, much like all other non-parametric statistics.

In particular, homoscedasticity in the data or equality of variances among the research groups are not prerequisites. It enables examination of several group studies as well as dichotomous independent variables. In contrast to numerous other non-parametric and certain parametric statistics, the computations required to determine the Chi-square offer significant insights into the performance of every group inside the research. Compared to many other statistics, this one offers more detailed information because of its extensive detail, which makes it easier for the researcher to interpret the findings.

A strength statistic ought to come after the Chi-square, which is a significance statistic. When a significant Chi-square result is found, the most popular strength test used to test the data is the Cramer's V. The Chi-square test has several advantages: it can be used in studies where parametric assumptions cannot be met; it is flexible in handling data from both two-group and multiple-group studies; it is easy to compute; and it is robust with regard to data distribution.

Calculating Chi-square

Once the data is arranged in a table, the researcher can proceed with determining the χ^2 statistic to ascertain whether the vaccination programme had any impact on the employees' health outcomes. To compute a Chi-Square, this formula has been used:

$$\sum \chi^2_{i-j} = \frac{(O - E)^2}{E}$$

Where:

O Observed (the exact number of cases found in every table cell)

E Value expected (calculated below)

χ^2 The Chi-square value of the cell

$\sum \chi^2$ Formula instruction to add up all the Chi-square values of the cell

χ^2_{i-j} $i-j$ The proper notation for all the cells,, from the first cell (i) to the last cell (j); in this case Cell 1 (i) through Cell 6 (j).

Table 4.70 Case Processing Summary of Hypothesis - 2

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Frequency of Online Shopping	384	100.0%	0	0.0%	384	100.0%

Table 4.71 Gender * Frequency of Online Shopping Cross tabulation of Hypothesis -2

		Frequency of Online Shopping				Total	
		1	2	3	4		
Gender	1	Count	25	42	72	167	306
		% within Gender	8.2%	13.7%	23.5%	54.6%	100.0%
		% within Frequency of Online Shopping	47.2%	84.0%	92.3%	82.3%	79.7%
		% of Total	6.5%	10.9%	18.8%	43.5%	79.7%
	2	Count	28	8	6	36	78
		% within Gender	35.9%	10.3%	7.7%	46.2%	100.0%
		% within Frequency of Online Shopping	52.8%	16.0%	7.7%	17.7%	20.3%
		% of Total	7.3%	2.1%	1.6%	9.4%	20.3%
Total		Count	53	50	78	203	384
		% within Gender	13.8%	13.0%	20.3%	52.9%	100.0%
		% within Frequency of Online Shopping	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	13.8%	13.0%	20.3%	52.9%	100.0%

This table allows us to understand that both males and females frequency of purchase.

Table 4.72 Chi-Square Tests of Hypothesis - 2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.706 ^a	3	.000
Likelihood Ratio	38.298	3	.000
Linear-by-Linear Association	18.915	1	.000
N of Valid Cases	384		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.16.

We can see here that $\chi(3) = 43.706$, $p = .000$. This tells us that there is statistically significant association between Gender and frequency of purchase, both Males and Females does not equally prefer online purchase.

Table 4.73 Symmetric Measures of Hypothesis -2

		Value	Approx. Sig.
Nominal by Nominal	Phi	.337	.000
	Cramer's V	.337	.000
N of Valid Cases		384	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The value of Cramer's V is 0.337, which is moderate as well as significant, which validates the results of above discussed Chi-square results. This implies that there is an association between gender and frequency shopping.

4.5.3 Hypothesis-3

Null Hypothesis (H0): There is no association between age and online shopping of the rural consumers.

Alternative Hypothesis (H1): There is association between age and online shopping of the rural consumers.

Table 4.74 Case Processing Summary of Hypothesis - 3

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Age * Frequency of Online Shopping	384	100.0%	0	0.0%	384	100.0%

Table 4.75 Age * Frequency of Online Shopping Cross tabulation of Hypothesis - 3

		Frequency of Online Shopping				Total
		1	2	3	4	
Age	Count	0	4	3	17	24
	% within Age	0.0%	16.7%	12.5%	70.8%	100.0%
	1 % within Frequency of Online Shopping	0.0%	8.0%	3.8%	8.4%	6.2%
	% of Total	0.0%	1.0%	0.8%	4.4%	6.2%
	Count	10	20	28	73	131
	% within Age	7.6%	15.3%	21.4%	55.7%	100.0%
	2 % within Frequency of Online Shopping	18.9%	40.0%	35.9%	36.0%	34.1%
	% of Total	2.6%	5.2%	7.3%	19.0%	34.1%
	Count	6	12	21	40	79
	% within Age	7.6%	15.2%	26.6%	50.6%	100.0%
	3 % within Frequency of Online Shopping	11.3%	24.0%	26.9%	19.7%	20.6%
	% of Total	1.6%	3.1%	5.5%	10.4%	20.6%
Count	8	10	12	28	58	
4 % within Age	13.8%	17.2%	20.7%	48.3%	100.0%	

	% within Frequency of Online Shopping	15.1%	20.0%	15.4%	13.8%	15.1%
	% of Total	2.1%	2.6%	3.1%	7.3%	15.1%
	Count	10	4	14	20	48
	% within Age	20.8%	8.3%	29.2%	41.7%	100.0%
5	% within Frequency of Online Shopping	18.9%	8.0%	17.9%	9.9%	12.5%
	% of Total	2.6%	1.0%	3.6%	5.2%	12.5%
	Count	19	0	0	25	44
	% within Age	43.2%	0.0%	0.0%	56.8%	100.0%
6	% within Frequency of Online Shopping	35.8%	0.0%	0.0%	12.3%	11.5%
	% of Total	4.9%	0.0%	0.0%	6.5%	11.5%
	Count	53	50	78	203	384
	% within Age	13.8%	13.0%	20.3%	52.9%	100.0%
Total	% within Frequency of Online Shopping	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	13.8%	13.0%	20.3%	52.9%	100.0%

Table 4.76 Chi-Square Tests of Hypothesis - 3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	63.096 ^a	15	.000
Likelihood Ratio	71.639	15	.000
Linear-by-Linear Association	13.562	1	.000
N of Valid Cases	384		

a. 3 cells (12.5%) have expected count less than 5. The minimum expected count is 3.13.

The chi square statistic appears in the Value column of the Chi-Square Tests table immediately to the right of "Pearson Chi-Square". In this example, the value of the chi square

statistic is 63.096. The p-value appears in the same row in the “Asymptotic Significance (2-sided)” column (.000). The result is significant if this value is equal to or less than the designated alpha level (normally .05).

In this case, the p-value is smaller than the standard alpha value, so we’d reject the null hypothesis that asserts the two variables are independent of each other. To put it simply, the result is significant the data suggests that the variables age and frequency of shopping associated with each other.

Table 4.77 Symmetric Measures of Hypothesis - 3

		Value	Approx. Sig.
Nominal by Nominal	Phi	.405	.000
	Cramer's V	.234	.000
N of Valid Cases		384	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

The value of Cramer's V is 0.234, which is weak as well as significant, which validates the results of above discussed Chi-square results. This implies that there is an association between age and frequency shopping

4.5.4 Hypothesis-4

Null Hypothesis (H0): There is no association between education and online shopping of the rural consumers

Alternative Hypothesis (H1): There is association between education and online shopping of the rural consumers

Table 4.78 Case Processing Summary of Hypothesis - 4

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education * Frequency of Online Shopping	384	100.0%	0	0.0%	384	100.0%

Table 4.79 Education * Frequency of Online Shopping Crosstabulation of Hypothesis-4

		Frequency of Online Shopping				Total
		1	2	3	4	
1	Count	12	10	7	38	67
	% within Education	17.9%	14.9%	10.4%	56.7%	100.0%
	% within Frequency of Online Shopping	22.6%	20.0%	9.0%	18.7%	17.4%
	% of Total	3.1%	2.6%	1.8%	9.9%	17.4%
Education 2	Count	25	22	16	68	131
	% within Education	19.1%	16.8%	12.2%	51.9%	100.0%
	% within Frequency of Online Shopping	47.2%	44.0%	20.5%	33.5%	34.1%
	% of Total	6.5%	5.7%	4.2%	17.7%	34.1%
3	Count	3	4	44	57	108
	% within Education	2.8%	3.7%	40.7%	52.8%	100.0%
	% within Frequency of Online Shopping	5.7%	8.0%	56.4%	28.1%	28.1%
	% of Total	0.8%	1.0%	11.5%	14.8%	28.1%

	Count	13	14	11	40	78
	% within Education	16.7%	17.9%	14.1%	51.3%	100.0%
4	% within Frequency of Online Shopping	24.5%	28.0%	14.1%	19.7%	20.3%
	% of Total	3.4%	3.6%	2.9%	10.4%	20.3%
	Count	53	50	78	203	384
	% within Education	13.8%	13.0%	20.3%	52.9%	100.0%
Total	% within Frequency of Online Shopping	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	13.8%	13.0%	20.3%	52.9%	100.0%

Table 4.80 Chi-Square Tests Hypothesis - 4

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	55.072 ^a	9	.000
Likelihood Ratio	58.474	9	.000
Linear-by-Linear Association	.771	1	.380
N of Valid Cases	384		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.72.

The chi square statistic appears in the Value column of the Chi-Square Tests table immediately to the right of “Pearson Chi-Square”. In this example, the value of the chi square statistic is 55.072. The p-value appears in the same row in the “Asymptotic Significance (2-sided)” column (.000). The result is significant if this value is equal to or less than the designated alpha level (normally .05).

In this case, the p-value is smaller than the standard alpha value, so we’d reject the null hypothesis that asserts the two variables are independent of each other. To put it simply, the result is significant the data suggests that the variables education and frequency of shopping is associated with each other.

Table 4.81 Symmetric Measures Hypothesis - 4

		Value	Approx. Sig.
Nominal by Nominal	Phi	.379	.000
	Cramer's V	.219	.000
N of Valid Cases		384	

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

The value of Cramer's V is 0.219, which is weak as well as significant, which validates the results of above discussed Chi-square results. This implies that there is an association between education and frequency shopping

4.5.5 Hypothesis-5

Null Hypothesis (H0): There is no association between income of consumers and online shopping of the rural consumers

Alternative Hypothesis (H1): There is association between income of consumers and online shopping of the rural consumers

Table 4.82 Case Processing Summary of Hypothesis - 5

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Monthly Income *						
Frequency of Online Shopping	384	100.0%	0	0.0%	384	100.0%

Table 4.83 Monthly Income * Frequency of Online Shopping Cross tabulation of Hypothesis-5

		Frequency of Online Shopping Cross tabulation				Total
		1	2	3	4	
Monthly Income	Count	15	0	0	40	55
	% within Monthly Income	27.3%	0.0%	0.0%	72.7%	100.0%
	1 % within Frequency of Online Shopping Cross tabulation	28.3%	0.0%	0.0%	19.7%	14.3%
	% of Total	3.9%	0.0%	0.0%	10.4%	14.3%
	Count	19	8	17	51	95
	% within Monthly Income	20.0%	8.4%	17.9%	53.7%	100.0%
	2 % within Frequency of Online Shopping Cross tabulation	35.8%	16.0%	21.8%	25.1%	24.7%
	% of Total	4.9%	2.1%	4.4%	13.3%	24.7%
	Count	0	18	6	51	75
	% within Monthly Income	0.0%	24.0%	8.0%	68.0%	100.0%
	3 % within Frequency of Online Shopping Cross tabulation	0.0%	36.0%	7.7%	25.1%	19.5%
	% of Total	0.0%	4.7%	1.6%	13.3%	19.5%
Count	0	17	35	28	80	
4 % within Monthly Income	0.0%	21.2%	43.8%	35.0%	100.0%	

	% within Frequency of Online Shopping Cross tabulation	0.0%	34.0%	44.9%	13.8%	20.8%
	% of Total	0.0%	4.4%	9.1%	7.3%	20.8%
	Count	11	7	20	23	61
	% within Frequency of Online Shopping Cross tabulation	18.0%	11.5%	32.8%	37.7%	100.0%
5	% within Frequency of Online Shopping Cross tabulation	20.8%	14.0%	25.6%	11.3%	15.9%
	% of Total	2.9%	1.8%	5.2%	6.0%	15.9%
	Count	8	0	0	10	18
	% within Monthly Income	44.4%	0.0%	0.0%	55.6%	100.0%
6	% within Frequency of Online Shopping Cross tabulation	15.1%	0.0%	0.0%	4.9%	4.7%
	% of Total	2.1%	0.0%	0.0%	2.6%	4.7%
	Count	53	50	78	203	384
	% within Monthly Income	13.8%	13.0%	20.3%	52.9%	100.0%
Total	% within Frequency of Online Shopping Cross tabulation	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	13.8%	13.0%	20.3%	52.9%	100.0%

Table 4.84 Chi-Square Tests of Hypothesis-5

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	128.449 ^a	15	.000
Likelihood Ratio	161.537	15	.000
Linear-by-Linear Association	2.651	1	.104
N of Valid Cases	384		

a. 3 cells (12.5%) have expected count less than 5. The minimum expected count is 2.34.

The chi square statistic appears in the Value column of the Chi-Square Tests table immediately to the right of “Pearson Chi-Square”. In this example, the value of the chi square statistic is 128.449. The p-value appears in the same row in the “Asymptotic Significance (2-sided)” column (.000). The result is significant if this value is equal to or less than the designated alpha level (normally .05).

In this case, the p-value is smaller than the standard alpha value, so we’d reject the null hypothesis that asserts the two variables are independent of each other. To put it simply, the result is significant the data suggests that the variables income and frequency of shopping is associated with each other.

Table 4.85 Symmetric Measures of Hypothesis-5

		Value	Approx. Sig.
Nominal by Nominal	Phi	.578	.000
	Cramer's V	.334	.000
N of Valid Cases		384	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

The value of Cramer's V is 0.334, which is moderate as well as significant, which validates the results of above discussed Chi-square results. This implies that there is an association between income and frequency shopping

4.5.6 Hypothesis-6

Null Hypothesis (H0): There is no significant impact of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers

Alternative Hypothesis (H1): There is significant impact of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers

Table 4.86 Communalities of Hypothesis - 6

	Extraction
P1FactiorsAffectOnlinePurchasing	.784
P2FactiorsAffectOnlinePurchasing	.774
P3FactiorsAffectOnlinePurchasing	.556
P4FactiorsAffectOnlinePurchasing	.727
P5FactiorsAffectOnlinePurchasing	.850
P8FactiorsAffectOnlinePurchasing	.890
P9FactiorsAffectOnlinePurchasing	.895
P10FactiorsAffectOnlinePurchasing	.742
P13FactiorsAffectOnlinePurchasing	.740
ProductFactor1	.797
ProductFactor2	.810
ProductFactor3	.663
ProductFactor6	.789
ProductDactor7	.730
ProductFactor8	.750
PromotionFactor2	.722

PromotionFactor3	.743
PromotionFactor5	.740
PromotionFactor6	.761
PromotionFactor7	.687
PromotionFactor8	.775
SocialGroupFactor1	.868
SocialGroupFactor2	.874
SocialGroupFactor3	.755
SocialGroupFactor4	.858
WebsiteFeaturesFactor1	.848
WebsiteFeaturesFactor2	.883
WebsiteFeaturesFactor3	.673
WebsiteFeaturesFactor4	.759
WebsiteFeaturesFactor6	.621

Extraction Method: Principal Component Analysis.

Table 4.87 Total Variance Explained of Hypothesis - 6

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.774	35.914	35.914	6.546	21.820	21.820
2	5.324	17.745	53.659	6.490	21.635	43.455
3	3.071	10.237	63.896	5.239	17.463	60.918
4	2.146	7.152	71.048	2.516	8.386	69.304
5	1.749	5.830	76.879	2.272	7.574	76.879
6	1.117	3.723	80.602			
7	.940	3.133	83.734			
8	.872	2.908	86.642			
9	.768	2.560	89.202			
10	.662	2.208	91.411			
11	.461	1.538	92.949			

12	.412	1.372	94.321		
13	.366	1.220	95.542		
14	.306	1.019	96.560		
15	.235	.783	97.344		
16	.181	.602	97.946		
17	.150	.501	98.447		
18	.137	.458	98.905		
19	.101	.337	99.242		
20	.091	.302	99.544		
21	.042	.140	99.684		
22	.032	.107	99.792		
23	.030	.099	99.891		
24	.018	.062	99.952		
25	.009	.030	99.982		
26	.004	.014	99.996		
27	.001	.004	100.000		
28	2.215E-015	7.383E-015	100.000		
29	9.312E-016	3.104E-015	100.000		
30	-2.660E-015	-8.868E-015	100.000		

Extraction Method: Principal Component Analysis.

Figure 4.61 Scree plot of Hypothesis - 6

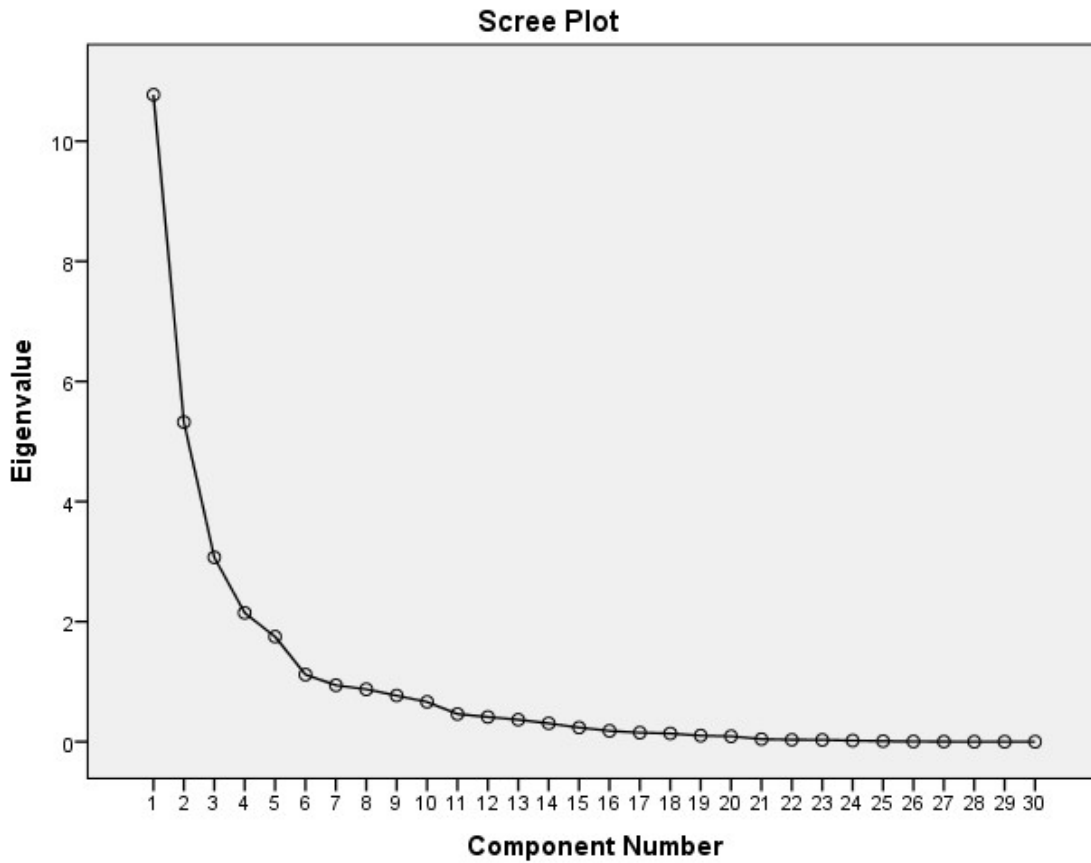


Table 4.88 Rotated Component Matrix^a of Hypothesis - 6

	Component				
	1	2	3	4	5
P9FactiorsAffectOnlinePurchasing	0.913				
P8FactiorsAffectOnlinePurchasing	0.885				
P2FactiorsAffectOnlinePurchasing	0.842				
P5FactiorsAffectOnlinePurchasing	0.790				
P1FactiorsAffectOnlinePurchasing	0.778				
P4FactiorsAffectOnlinePurchasing	0.733				
P10FactiorsAffectOnlinePurchasing	0.726				
P3FactiorsAffectOnlinePurchasing	0.703				

P13FactorsAffectOnlinePurchasing					
SocialGroupFactor4		0.858			
SocialGroupFactor2		0.843			
SocialGroupFactor3		0.837			
SocialGroupFactor1		0.777			
ProductFactor8			0.825		
ProductFactor7			0.803		
ProductFactor2			0.794		
ProductFactor6			0.773		
ProductFactor1			0.762		
ProductFactor3			0.685		
PromotionFactor6				0.822	
PromotionFactor8				0.797	
PromotionFactor5				0.729	
PromotionFactor3				0.780	
PromotionFactor7				0.683	
PromotionFactor2				0.636	
WebsiteFeaturesFactor2					0.735
WebsiteFeaturesFactor3					0.639
WebsiteFeaturesFactor1					0.626
WebsiteFeaturesFactor6					0.618
WebsiteFeaturesFactor4					0.601

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Table 4.89 Component Transformation Matrix of Hypothesis - 6

Component	1	2	3	4	5
1	.670	.645	.284	.207	.110
2	-.121	-.364	.878	.228	.172
3	-.726	.623	.067	.228	.165
4	.025	.015	-.007	-.559	.829

5	.093	-.251	-.379	.735	.494
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Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

The Confirmatory factor analysis was used for extracting the factors influencing the online shopping purchase. KMO test measure the sample adequacy, and Bartlett's tests measure the relationship among the attributes; in the study it is 0.857 which is a good score to continue the analysis of data. Furthermore, the Bartlett's test of sphericity results shows the chi-square (χ^2) statistics is 19107.138 with 540 degrees of freedom. This value is significant at 0.05 level i.e. $p < 0.05$. Thus, the results of the both the tests indicates that factor analysis may be considered an appropriate technique for analyzing the further data.

Table 4.86 represents the results of initial and extracted communalities. The communalities describe the amount of variance a variable share with all other variables. That means it evaluate the degree of an attributes to correlate with all other attributes of the study. The relatively small Communality value suggests that the variable concerned is inappropriate and can be eliminated from the factor analysis. To simplify the analysis, in this study only the variables with the communalities value are 0.6 or greater are reported and below this communality value were dropped, for this process we run the factor analysis three time after eliminating the values less than 0.6.

In addition, the attributes were analyzed for Eigen Value, which is total variance explained by each factor. In this study, we have taken the factors whose eigen value is greater than 1.0. Table represents the total variance explained by the factor and the eigen value. The table 4.87 shows that there are five factors which have Eigen Value more than 1.0 and cumulative variance explained variance was 85.485%. Based on the analysis, we selected first five principal components as a measure of Personal Benefits, Product, Promotion, Social Group and Website features.

Table 4.87 represents the first round of factor loadings, communality and eigen values for each variable, together with variance details. Consequently, table 4.88 represents, the first round Varimax rotated components. The results shows that out of the 44 variables observed for the study, 30 variables presented factor loading value above 0.6 and these variables were retained in the input vector with Kaiser Normalization criteria, the remaining 14 variables were eliminated based on the factor loading value below 0.6 by repeating the process two

time. The optimal solution could not be found in the second round of Factor analysis. The experiment was then processed for third time using factor analysis with the remaining 30 variables. Therefore, according to the above analysis, the dimension reduction of various indicators were further used to form five principal components as an indicator of Personal Benefits, Product, Promotion, Social Group and Website features. So, based on the results, these are factors which influence the online purchase decision.

Table 4.90 Model Summary of Hypothesis - 6

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.349 ^a	.122	.110	1.033

a. Predictors: (Constant), REGR factor score 5 for analysis 7, REGR factor score 4 for analysis 7, REGR factor score 3 for analysis 7, REGR factor score 2 for analysis 7, REGR factor score 1 for analysis 7

Table 4.91 ANOVA^a of Hypothesis - 6

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	55.817	5	11.163	10.460	.000 ^b
1 Residual	403.430	378	1.067		
Total	459.247	383			

a. Dependent Variable: FrequencyofOnlineShopping

b. Predictors: (Constant), REGR factor score 5 for analysis 7, REGR factor score 4 for analysis 7, REGR factor score 3 for analysis 7, REGR factor score 2 for analysis 7, REGR factor score 1 for analysis 7

Table 4.92 Coefficients^a of Hypothesis - 6

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.122	.053		59.226	.000
1 REGR factor score 1 for analysis 7	-.068	.053	-.062	-1.294	.196
REGR factor score 2 for analysis 7	.005	.053	.005	.096	.923
REGR factor score 3 for analysis 7	-.355	.053	-.324	-6.716	.000
REGR factor score 4 for analysis 7	.025	.053	.022	.465	.642
REGR factor score 5 for analysis 7	-.122	.053	-.111	-2.302	.022

a. Dependent Variable: FrequencyofOnlineShopping

4.5.7 Summary:

Several important aspects impacting online purchasing are shown by the investigation. Personal benefits have a negative effect, indicating that personal reasons could prevent people from shopping online. On the other hand, social group dynamics have a positive impact, suggesting that social interaction is a major factor in promoting online purchases. Product-related variables show a negative impact, suggesting that specific product features can discourage customers from completing online purchases. Promotion, on the other hand, have a favourable impact and demonstrate how marketing initiatives are successful in encouraging online sales. Remarkably, features on websites had the opposite effect, implying that inadequacies in operation or design could deter users from finishing transactions. All things considered, these results highlight the intricate interactions among variables influencing customer behaviour in the context of online shopping.

CHAPTER – V
RESULTS, DISCUSSIONS & CONCLUSIONS

5 RESULTS, DISCUSSIONS & CONCLUSIONS

Overview

A PhD thesis's results and discussion section reports the summary of the study that was done. It ought to give a thorough explanation of the study's results and be backed up by pertinent information and analysis. A discussion of the results and how they relate to the goals and research question should be included in the discussion section of this chapter.

PhD thesis's last chapter, the conclusion, offers an overview of the study's conclusions. A summary of the research findings and their consequences should be provided rather than just restating the results and discussion chapters. A strong conclusion chapter should address the study's shortcomings and limits, provide recommendations for further research, clearly address the research question or questions, and summarize the study's major conclusions. A PhD thesis's suggestions chapter offers ideas for additional research. It needs to point out topics that require more investigation and offer ideas on how to go about doing so. The chapter on recommendations ought to elucidate the consequences of the research findings for subsequent investigations and furnish an explanation supporting the recommendations put forth.

To summarize, the study results are discussed in this section of a PhD thesis, and their implications are summarized in the conclusion section. Suggestions for further research are included in the suggestions section of this chapter.

5.1 SECTION-I Results and Discussions

5.1.1 Results

Summary of results pertaining to objective 1

The factors impacting the online retail purchase were extracted using the confirmatory factor analysis. The KMO test assesses sample adequacy, while the Bartlett's tests gauge the relationship among the variables. The test statistics score is 0.857, which is a good number to carry out further data analysis. Additionally, the results of the Bartlett's test of sphericity reveal that the chi-square (χ^2) statistics, with 540 degrees of freedom, is 19107.138. This value is $p < 0.05$, or significant at the 0.05 level. As a result, the outcomes of the two tests

suggest that factor analysis might be regarded as a suitable method for examining additional data.

In order to streamline the research, only variables with a communality value of 0.6 or higher are presented in this study; variables with a value below this threshold were excluded. We repeat the factor analysis three times following the removal of the values below 0.6.

We have used the factors whose eigen value is bigger than 1.0 in this investigation. The total variance explained variance was 85.485%, and there are five factors with Eigen Values greater than 1.0. We chose the first five principal components—Personal benefits product, promotion, social group, and website features—as a measure based on the analysis.

Out of the 44 variables observed for the study, 30 variables presented factor loading values above 0.6 and were retained in the input vector with Kaiser Normalisation criteria after the first round of Varimax rotation components. The rest of the 14 variables had been eliminated based on the factor loading value below 0.6 by repeating the process twice. The second factor analysis round was unable to yield the best answer. After then, factor analysis was used to reprocess the experiment a third time utilising the remaining 30 variables. As a result, the research above indicates that five primary components were formed by further reducing the dimensions of different indicators in order to represent the personal benefits, product, promotion, social group, and website features. According to the findings, these are the factors that affect rural consumers' decisions to make online purchases.

The following factors have been determined based on the Rotated Component Matrix and Factor loading of greater than 0.6:

Personal Benefits:

P1 Availability 24*7 (0.778), P2 More Choices (0.842), P3 Time Saving (0.703), P4 Payment Options (0.733), P5 Ease of Return (0.790), P8 Convenience of Home Shopping (0.885), P9 Less Travelling Time (0.913), P10 Customer Support (0.726), P13 Safety during Pandemic.

Social Groups:

SG1 Opinion of Others (0.777), SG2 Influenced by friends (0.843), SG3 Status Symbol (0.837), SG4 Social Image reflected (0.858)

Product Related:

PD1 Detailed information (0.762), PD2 Better Quality (0.794), PD3 Review Feedback by Consumers (0.685), PD6 Low Price (0.773), PD7 Original Products (0.803), PD8 Timely Delivery (0.825).

Promotion Related:

PM2 Attractive Cashback (0.636), PM3 Free Home Delivery (0.780), PM5 Promotional offers (0.729), PM6 Inspired by TV advertisements (0.822), PM7 Persuaded by Pop-ups (0.683), PM8 Influenced by Banners and Outdoor Advertisements (0.797)

Website features:

WF1 Updated information (0.626), WF2 Online Tracking (0.735), WF3 (Simple and Easy to browse) .639), WF4 Flexible Payments (0.601)

Summary of results pertaining to objective 2

As mentioned in Hypothesis no. 6, Applying ANOVA and Unstandardized and Standardized Coefficients, Dependent Variable is Frequency of Online Shopping with the

Predictors (Constant), REGR factor score 5 for analysis 7, REGR factor score 4 for analysis 7, REGR factor score 3 for analysis 7, REGR factor score 2 for analysis 7, REGR factor score 1 for analysis 7. Following are the findings:

Personal benefit has negative influence on online purchase, Social group has positive influence, Product has negative impact, Promotion has positive impact, Website features have negative impact on online purchase behaviour of rural consumers.

Summary of results pertaining to objective 3

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. Their aversion to taking risks may prevent them from making internet purchases. Rural customers who view online shopping as riskier could be reluctant to do so. It is essential to address these issues with more open policies and improved information distribution. An essential component of internet shopping is trust. Positive reviews, safe payment gateways, and company reputation are among the trust indicators that rural shoppers look for. They are more inclined to make purchases with confidence when they have faith in an online platform. Repeat business and

loyalty are stimulated by trust. Reliability in delivery, prompt customer service, and consistency in service are all necessary to develop trust.

5.1.1 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 value of Cramer's V, which is 0.337. This suggests a relationship between gender and frequency of shopping.	Null Hypothesis is rejected
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	Null Hypothesis is rejected

	<p>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.</p>	
<p>There is no association between education and online shopping of the rural consumers</p>	<p>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)".</p> <p>The above-discussed Chi-square results are validated by the weak yet significant value of Cramer's V, which is 0.219.</p>	<p>Null Hypothesis is rejected</p>
<p>There is no association between income of consumers and online shopping of the rural consumers</p>	<p>The chi square statistic has a value of 128.449. The p-value (.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>Null Hypothesis is rejected</p>
<p>There is no significant impact</p>	<p>The chi-square (χ^2) statistics</p>	<p>The study's findings</p>

<p>of market factors (Product, Promotion) on the online purchase decision (frequency of online shopping) of rural consumers</p>	<p>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>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>
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5.1.2 Discussion

The study examined rural consumers' internet shopping habits and found subtle patterns in the variables affecting their choices. After conducting a thorough investigation, the study determined that five main factors were crucial in determining the online buying behaviour of rural consumers: personal benefits, product attributes, promotional activities, social impact, and website features. These elements were created by combining different indicators, providing a thorough depiction of the main elements influencing rural consumers' decisions to make online purchases.

The results demonstrated clear trends in how these factors affected rural consumers' online buying habits. Notably, individual incentives appeared to have a negative impact on online purchases, indicating that e-commerce platform adoption among rural people may be impeded by personal gains. On the other hand, social group influence was found to be a substantial positive factor, highlighting the role that peer influence has in promoting online transactions in rural communities. Additionally, it was discovered that parameters connected to the product had a negative effect, suggesting that worries about the suitability or quality of the goods may discourage rural consumers from participating in online purchasing. Conversely, promotional activities had a favourable impact, highlighting how well marketing campaigns may encourage rural residents to make online purchases. Remarkably, elements on the website had the opposite effect, indicating possible shortcomings in functioning or design that would deter rural customers from completing online transactions. The study also looked at how opinions about online shopping are shaped by perceived risk among rural consumers.

On the other hand, trust indicators were found to be important in determining rural consumers' confidence in online transactions. These indicators included positive reviews, secure payment methods, and trustworthy company profiles. These results highlight how critical it is to address perceived hazards and improve trust-building strategies in order to increase rural populations' acceptance of internet purchasing. All things considered, the study offers insightful information about rural consumers' internet shopping habits and clarifies the intricate web of variables affecting their choices. For companies, legislators, and e-commerce platforms looking to capitalise on the expanding rural consumer market, the findings provide practical recommendations by highlighting important factors and tackling issues associated with perceived risk. Furthermore, the research highlights the necessity of customised approaches that consider the distinct socio-economic and technological terrain of rural regions, consequently promoting the equitable development of e-commerce in these communities.

The study's conclusions also have important ramifications for legislators and marketers that want to successfully interact with rural consumers. It is possible to create personalised marketing strategies and solutions that are suited to the unique needs and preferences of rural

populations by having a thorough understanding of the complex factors that influence and impede their online buying behaviour. For example, using social media and local influencers to spread knowledge and foster trust may be beneficial in encouraging the use of e-commerce in rural areas. Similarly, by making efforts in enhancing the user experience and resolving issues with product quality and payment security, rural consumers can have a better overall online shopping experience, which would increase their confidence and trust in digital transactions.

Apart from its pragmatic consequences, the research adds to the scholarly corpus on consumer behaviour and e-commerce by providing perspectives on a demographic category that has received comparatively little attention—rural customers. Our understanding of consumer decision-making processes in the setting of digital commerce is enhanced by the research's empirical examination of the elements influencing consumers' online shopping behaviour and its discovery of the significance of perceived risk. Subsequent investigations could expand on these results by examining supplementary variables that impact the internet buying habits of rural consumers, like cultural impacts, limitations on infrastructure, resources and information availability.

The study has limitations despite its contributions. The results may not apply to other rural groups with different socioeconomic qualities or cultural backgrounds because they are based on a particular geographic location. Furthermore, because the study used self-reported data, it may have been tainted by biases and errors common to survey-based research. In the future, research endeavours may utilise mixed-methods techniques, integrating qualitative interviews or observational studies to furnish a comprehensive comprehension of the online shopping habits of rural consumers.

The study's conclusion emphasises how crucial it is to comprehend the particular dynamics of rural consumer marketplaces in order to influence consumers' online purchasing habits. Through the identification of critical factors and resolution of issues pertaining to perceived risk, companies and decision-makers may unleash the immense possibilities of electronic commerce in rural regions, propelling economic expansion and promoting equitable development. Additionally, the study advances theoretical understanding in the field of consumer behaviour research and paves the way for further investigations into how digital commerce is changing in rural regions.

5.1.3 Limitations of the Research

1. The data collected from the rural online consumers of are subject to recall bias.
2. Present study is limited to respondents related to only rural online consumers in Jharkhand State.
3. The research study is limited to data collected over a period from October 2021 to March 2022.

5.2 SECTION – 2 Concluding Remark, Contributions and Implications

5.2.1 Concluding Remark

In the current study, 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. This research adds to a sophisticated understanding of the intricate dynamics that define the e-commerce scene in rural areas by thoroughly analyzing these elements.

The research emphasizes the importance of personal benefits as a critical factor influencing rural consumers' internet buying behaviour. The decision-making process is influenced mostly by the time- and convenience-saving features of internet buying. The rural population, in spite of infrastructure obstacles, demonstrates a noticeable preference for platforms that provides observable individual advantages, underscoring the flexible character of consumer behaviour in the digital age.

One noteworthy finding was the impact of product features on rural residents' decisions to make online purchases. Beyond the brand loyalty discourse that is centered on cities, the research reveals that rural customers gave significant weight to product quality, authenticity, and relevance to their unique needs. This insight casts doubt on traditional marketing tactics by arguing that effective entry into rural markets requires product offerings that are tailored to local needs. In the online economy, promotional activities were essential for drawing in and keeping rural customers. It is discovered that localized promotional tactics, community involvement, and word-of-mouth were more successful than conventional mass advertising. Comprehending the social fabric and implementing promotional strategies tailored to the

individual region have become essential components in cultivating credibility and trust among rural consumers.

This thesis examines a number of different topics, one of which being the influence of social groups on rural residents' decisions to make online purchases. The study sheds light on how peer recommendations, family relationships, and community influence shape consumer preferences. Developing social capital has shown to be a successful tactic for e-commerce platforms trying to get traction in rural areas.

5.2.2 Theoretical Contributions

The study underlined how crucial website characteristics are in helping or impeding online transactions in rural regions. Enhancing the user experience for rural consumers requires a focus on three key elements: personalized content, simplified user interfaces, and support for vernacular languages. The results emphasized how important it is for digital platforms to design their user interfaces to take into account the particular requirements and preferences of rural users in order to promote inclusion in the digital economy.

The combination of each of these factors in a rural setting adds to the theoretical foundations of online consumer behaviour. This study closes a significant gap in the literature by elucidating the nuances of online buying behaviours in rural areas, since most earlier studies have concentrated on metropolitan settings. sophisticated comprehension of customer behaviour in a variety of settings.

5.2.3 Managerial Implications

Businesses can benefit greatly from an understanding of rural consumers' online shopping habits in terms of management. Managers can improve their reach and market share in rural areas by identifying untapped market segments and opportunities with the use of insights into the behaviour of rural consumers.

First and foremost, businesses must modify their online platforms to accommodate rural clients' particular requirements and preferences, such as streamlined user interfaces and regionalized content. Managers can create marketing, product, and service strategies that are especially designed to address the needs, preferences, and limits of rural consumers by having a thorough understanding of these characteristics. Secondly, in order to ensure prompt and dependable service, it is also necessary to optimise logistics and delivery networks to effectively reach remote places. Managers can optimise logistics, distribution, and delivery

networks to ensure efficient and cost-effective operations customised to rural contexts by knowing the elements influencing online purchasing behaviour in these locations. Thirdly, by utilising local influencers and word-of-mouth channels, marketing tactics should concentrate on increasing trust and awareness in rural communities. Managers can achieve a competitive edge in rural markets by differentiating their offerings from competitors by keeping up to date with the preferences and behaviours of rural consumers. Managers can achieve a competitive edge in rural markets by differentiating their offerings from competitors by keeping up to date with the preferences and behaviours of rural consumers. Also, by customising goods, services, and experiences to meet the needs of rural customers, businesses can build lasting relationships and encourage repeat business by increasing customer satisfaction and loyalty. Risk Mitigation: Managers may anticipate and minimise risks, minimise possible losses, and maximise returns on investment by having a thorough understanding of the difficulties and barriers faced by rural consumers while buying online. Last but not least, encouraging digital literacy through educational programmes can enable rural customers to make knowledgeable online purchases, encouraging engagement and loyalty over the long run. Overall, studying the factors that impact rural consumers' online purchasing decisions gives managers the information and resources they need to successfully interact with this market segment, stimulate company expansion, and maintain an advantage in a competitive industry.

5.2.4 Practical Implications

This research has broad practical implications, especially for companies looking to capitalize on the unexplored potential of rural markets. The information offered can direct marketing plans that are specific to the needs and tastes of rural customers. E-commerce platforms can use the results to create marketing tailored to certain regions, improve user interfaces, and encourage community involvement in order to make a strong presence in rural areas. Given that rural areas are becoming an increasingly important market for online merchants, it is critical to comprehend the distinct traits and inclinations of rural customers in order to develop tactics that effectively cater to this market.

A potential use of this research is informing marketing strategies designed with rural consumers in mind. Businesses can create focused strategies to cater to the unique requirements and preferences of rural consumers by identifying five key components:

personal advantages, product attributes, promotional activities, social impact, and website features. Recognising, for example, the beneficial impact of social groups on online purchasing behaviour implies that utilising word-of-mouth referrals and community networks could be a successful marketing strategy in rural areas. Furthermore, the study's conclusions about how these elements affect consumers' online buying habits provide insightful information for companies looking to maximise their marketing expenditures. Recognising that product-related and personal benefits have an adverse effect on online purchases emphasises how critical it is to solve issues with individual motivations and product quality. On the other hand, the beneficial impact of promotional activities implies that spending money on niche advertising and exclusive specials may increase rural consumers' internet purchases.

The discovery of perceived risk factors among rural consumers—such as a lack of technological familiarity, worries about the quality of the products, and fear of financial loss—has additional practical ramifications. Companies can utilise this information to create plans that minimise these risks and foster confidence among rural consumers. Rural consumers' trust and confidence in online transactions can be increased by offering positive evaluations, making sure payment channels are secure, and building a strong brand for the business.

In addition, the study clarifies the particular difficulties and possibilities posed by e-commerce in rural regions, providing information that might assist decision-makers in developing pertinent policies and initiatives. Policymakers can facilitate the expansion of e-commerce in remote regions and foster economic development by tackling infrastructure limitations, boosting digital literacy, and expanding access to online shopping platforms. Campaigns to advance digital inclusion and assist small companies in going online may be able to unleash e-commerce's potential to propel socioeconomic development in rural communities.

In conclusion, research on rural customers' online purchasing habits has real-world applications for e-commerce platforms, legislators, and companies alike. Through a comprehensive comprehension of the variables impacting virtual buying conduct and the resolution of obstacles to implementation, interested parties can leverage the potential of

electronic commerce to promote equitable development and enhance the standard of living in remote areas. In the end, this study advances our understanding of consumer behaviour and offers useful information to stakeholders attempting to make their way through the rapidly changing terrain of rural internet shopping.

5.2.5 Major Recommendations for future research

Although this study has yielded insightful information, it also points out areas that want more investigation. Constantly evolving technology and shifting socioeconomic environments mean that research must be done continuously to keep on top of new developments. Over time, longitudinal research can shed additional light on the dynamics of rural residents' internet shopping behaviour and offer a more complete picture of the transforming consumer landscape.

Conclusively, the research would make a substantial contribution to the scholarly conversation on online buying behaviour by elucidating the complex interactions among Personal Benefits, Product, Promotion, Social Group, and Website Features in rural settings. The results not only contribute to our theoretical understanding of consumer behaviour, but they also provide practical advice for companies trying to make their way through the complicated and varied markets that rural areas present.

It is critical to acknowledge the diversity of consumer tastes and behaviours across various demographic and geographic groupings as we navigate an era of increased digitization.

Future studies into the dynamic field of e-commerce can build on this research, giving academics, decision-makers, and companies a strong platform on which to develop culturally and contextually aware and successful strategies.

Finally, to put it in brief, comprehending the factors that affect rural residents' online buying decisions is more than just an academic endeavor—it is essential to fostering inclusive economic growth, closing the digital gap, and empowering those that have been disenfranchised from the digital revolution for too long. Let this study act as a springboard for further research, creativity, and cooperation in the ever-changing field of rural e-commerce.

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APPENDICES

APPENDIX-A

Questionnaire on the Study of Online Shopping Behaviour of Rural Consumers

SECTION-1: DEMOGRAPHIC PROFILE

Name of the respondent:

1. _____

Geographic Region:

2. Name of the District: _____

1. Palamu
2. Garhwa
3. Giridih
4. Gumla

3. Name of the Block:

- _____
1. Chainpur
 2. Chhatarpur
 3. Hussainabad
 4. Panki
 5. Meral
 6. NagarUntari
 7. Ranka
 8. Jamua
 9. Dhanwar
 10. Dumri
 11. Deori
 12. Sisai
 13. Ghaghra
 14. Verno

4. Name of the Village:

1	Burhibir
2	Rabda
3	Kachanpur
4	Munkeri
5	Dangwar
6	Deorikalan
7	Karar
8	Sagalim
9	Duldulwa
10	Gonda
11	Jangipur
12	Kusdanr

13	Manpur
14	Chutia
15	Karihari
16	Berhabad
17	Gorhan
18	Upraili Dhanwar
19	Chino
20	Rasuntaura
21	Barwabad
22	Sikrodih
23	Lakea
24	Murgu
25	Dewaki
26	Naudiha
27	Turiamba
28	Atakora

5. Gender:

- i. Male(1)
- ii. Female(2)

6. Age:

- i. Below 18 years(1)
- ii. 18-28 years(2)
- iii. 29-38 years(3)
- iv. 39-48 years(4)
- v. 49-58 years(5)
- vi. Above 59 years(6)

7. Education:

- i. SSC or below(1)
- ii. HSC(2)
- iii. UG(3)
- iv. PG and Above(4)

8. Occupation:

- i. Student(1)
- ii. Self Employed(2)
- iii. Farmer(3)
- iv. Service(4)
- v. Retired(5)

9. Nature of the family

- i. Natural (Nuclear)1
- ii. Combined-2
- iii. Extended-3

10. Family Size

- i. Less than 2-1
- ii. 3-4 members-2
- iii. 5-7 members-3
- iv. 8 and above-4

11. Monthly income:

- i. Less than 10,000-1
- ii. 10,001-20,000-2
- iii. 20,001-30,000-3
- iv. 30,001-40,000-4
- v. 40,001-50,000-5
- vi. 50,001 and above-6

SECTION-2: ONLINE PURCHASE PATTERN

12. You have been using internet since

- i. Less than 1 year-1
- ii. 1 to 2 years-2
- iii. 2 to 3 years-3
- iv. More than 3 years-4

13. How much time on an average do you spend in surfing the internet per week?

- i. Less than 7 hours-1
- ii. 8-11 hours-2
- iii. 12-15 hours-3
- iv. 16-19 hours-4
- v. More than 19 hours-5

14. How do you access internet?

- i. Mobile phone-1
- ii. PC/ Laptop-2
- iii. Cyber café-3
- iv. Any other (Please specify)-4

15. Do you have knowledge about internet shopping websites?

- i. Yes-1
- ii. No-2

16. When did you first time shopped online?

- i. Recently-1
- ii. One years back-2
- iii. Two years back-3
- iv. Three years back-4
- v. Four years back-5

17. When did you last time shop online?

- i. Recently-1
- ii. Last month-2
- iii. Two months back-3
- iv. Three months back-4

v. Before three months-5

18. How often do you purchase online (frequency)?

- i. Very Often (More than once a week) -1
- ii. Often (Once a week) -2
- iii. Once in a fortnight(Once in 15 days)-3
- iv. Seldom (Once a month) -4

19. Do you get carried away by the heavy discounts/deals by the websites?

- i. Very often-1
- ii. Sometimes-2
- iii. Never-3

20. Which e-commerce site do you prefer for shopping?(Can be multiple option)

Sr. No	Name of the sites	Tick
1	Amazon	
2	Flipkart	
3	Myntra	
4	Snapdeal	
5	Jabong	
6	Jiomart	
7	Meshoo	
8	Nyka	
9	Netmeds	
10	Oyo	
11	Redbus	
12	Makemytrip	
13	IRCTC	
14	Unacademy	
15	Any other (Please specify)	

21. What type of product do you purchase online?(Can be multiple option)

Sr. No	Name of the product	Tick
1	Books	
2	Mobile Phone	
3	Computer/laptop	
4	Apparel	

5	Shoes/ Footwear	
6	Home Appliances	
7	Grocery	
8	Baby products and toys	
9	Art, craft and handicraft items	
10	TV	
11	Fridge	
12	Water purifier	
13	Cooler/fan	
14	AC	
15	Automobile parts	
16	Medicines	
17	Travel tickets	
18	Hotel bookings	
19	Cosmetics	
20	Any other (Please specify)	

22. When do you shop online?

- i. Anytime whenever needed-1
- ii. On special occasions like marriage, birthday, anniversary etc.-2
- iii. During festivals-3
- iv. During sale and offers-4
- v. Any other (Please specify)-5

23. Do you go for online impulse/unplanned purchasing?

- i. Very often-1
- ii. Sometimes-2
- iii. Never-3

24. Preferred mode of payment for online shopping

- i. Cash on delivery-1
- ii. Credit Card-2
- iii. Debit Card-3
- iv. Net banking-4
- v. Any other (Please specify)-5

25. Were you satisfied with online shopping experience?

- i. Strongly Disagree-1
- ii. Disagree-2
- iii. Natural -3
- iv. Agree-4

v. Strongly Agree-5

26. Do you visit in store to see the product before purchasing online?

- i. Yes
- ii. No

SECTION-3: FACTORS THAT AFFECT ONLINE PURCHASE

(1= Strongly Disagree, 2=Disagree, 3= Neutral, 4= Agree, 5 = Strongly Agree)

27. Factors that affect online purchase

Sr. No	Factors	Rating(1.....5)
	Personal benefits	
1	Online shopping as it is available round the clock	
2	There are more choices/options offered through online shopping	
3	Online Shopping saves my time.	
4	Multiple payment options	
5	Easy return policy	
6	Customized shopping	
7	I enjoy shopping online	
8	Shopping from home is more convenient than going to the store.	
9	My travelling time reduces through online shopping	
10	Online Shopping provides me with customer support such as e-form inquiry, order status tracing, customer comments etc.	
11	Doing shopping online, gives me a status symbol	
12	Online purchase is helpful during COVID Like pandemic situation	
13	Online shopping is safe during COVID like pandemic situation	
	Related to product	
1	Detailed information of the product	
2	Online Shopping provides better quality products.	
3	Positive feedback or comments of consumers increases my trustworthiness towards online vendor.	
4	The product variety of online stores is more than the physical retail stores	
5	Comparison of different products are possible	

6	Less priced	
7	I prefer to shop online because original products are available here.	
8	Timely delivery of products is assured through online shopping	
	Related to promotion	
1	Better discounts/ coupons/gifts	
2	Cash back is attractive	
3	Free home delivery	
4	Attractive websites	
5	Attractive promotional offers	
6	Advertising on television inspires me to shop online	
7	Pop-ups on social networking sites persuade me to shop online	
8	Banners and outdoor advertising influence online shopping	
9	I usually get e-mails and e-leaflets which creates curiosity for buying goods online	
	Related to social group	
1	Opinion and experience of family members/ relatives affected my purchase decision	
2	My friends influenced me to shop online	
3	Doing shopping online, gives me a status symbol.	
4	E-Shopping reflects the social image.	
	Related to website Features	
1	Updated product related information is provided online	
2	Online tracking of shipment/product	
3	Simple, fast and easy to browse and search products	
4	I can easily order the products and make payment through online shopping	
5	Shopping websites are very attractive/ influencing	
6	I shop online because the homepage of the online stores is personalized or customized to my needs.	
7	I find that the looks and graphics of the websites convince me to shop online	
8	The home page tells me immediately where I can find the	

	information I am looking for.	
9	The websites are very user-friendly	
10	The proper layout of the online seller's websites indicates higher credibility of the store	

SECTION-4: PROBLEMS/ OBSTACLES IN ONLINE PURCHASE
(1= Strongly Disagree, 2=Disagree, 3= Neutral, 4= Agree, 5 = Strongly Agree)

28. Problems/ Obstacles in Online Purchase

Sr. No	Factors	Rating (1.....5)
	Related to payments	
1	Bothered about giving confidential information	
2	Shipping charges charged by some websites is a drawback to online shopping	
3	Bargaining facility is not available in online shopping	
4	Takes time to return the product	
5	Problem of ordering minimum order value to get the discount	
	Related to Technical issue	
1	Network issue create problem in ordering the product	
2	Difficulty in browsing through the website to find the desired product	
3	Due to technical issue, transaction failure is an important issue	
4	I am not very comfortable purchasing through internet	
	Related to product	
1	Physical touch and feel of the product before buying is not possible	
2	The image on website and actual product may not be identical	
3	There is chance of getting wrong product	
4	Not getting the product in time	
5	Offline you may get good product than online	
	Related to person	
1	I can't trust the unseen seller	
2	Have to provide too much of personal information	

3	Social isolation and losing social contacts	
4	I can't wait for the product after purchasing	
5	Spending too much time in tracking the shipment	

SECTION-5: ONLINE PURCHASE BEHAVIOR

(1= Strongly Disagree, 2=Disagree, 3= Neutral, 4= Agree, 5 = Strongly Agree)

29. Online Purchase Behavior

Sr. No	Statements	Rating (1.....5)
1	Online shopping is more easy than traditional shopping	
2	Online shopping saves time and money as compared to traditional shopping	
3	Online shopping is hassle free as compared to traditional shopping	
4	Online shopping is preferred because of round the clock shopping facility	
5	Online shopping helps in comparing similar products with different prices and features	
6	Price sensitive people do not prefer online shopping because of non-availability of bargaining facility	
7	Online frauds make people more reluctant to do online shopping	

SECTION-6: POST PURCHASE BEHAVIOR

(1= Strongly Disagree, 2=Disagree, 3= Neutral, 4= Agree, 5 = Strongly Agree)

30. Post Purchase Behavior

Sr. No	Statements	Rating (1.....5)
1	I will buy more products online in the future	
2	I will spend more on online shopping in the future	
3	I will visit different product categories in the future	
4	I intend to continue to visit online shopping stores in the future	
5	I will make repeat purchase from the vendor from which I traded before	
6	My intention is to continue Online Shopping rather than Traditional	

	shopping	
7	I will recommend online shopping to my friends	
8	I will encourage my family to shop online	
9	I would post positive messages about online shopping on internet	
10	I will continue shopping online practice because COVID like pandemic situation can reoccur.	
11	I will do online shopping only during COVID like pandemic situation	
12	I will stop shopping online after COVID pandemic is over	
13	Lodge complaints to the seller if the product fails to satisfy	
14	Most of the e-tailers make sincere efforts to adjust consumer complaints fairly	
15	E-tailers and manufacturers are more sensitive to consumer complaints now than in the past	

APPENDIX - B
PUBLICATIONS AND PRESENTATIONS BY THE SCHOLAR IN THE RESEARCH
AREA:

Mishra S. (2023). An Empirical Study Of The Critical Influencing Factors Decisive For The Intention To Purchase Online, *IUJ Journal of Management*, 9(2),
EOI: eoi.citefactor.org/11.11224/IUJ.11.01.05

Mishra S., Barik B. (2021). Study of factors influencing rural online shopping: A review of literature, *IUJ Journal of Management*, 9(2), 175-185.
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Mishra S., Barik B. (2020). A study of factors influencing online shopping behaviour: A review with special reference to rural consumers, *Jamshedpur Research Review*, 2(9), 70-79.
URL: <https://jamshedpurresearchreview.com/wp-content/uploads/2020/05/JRR-issue-39Print.pdf>

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Mishra S. (2023, March 16-17). *An Empirical Study of The Critical Influencing Factors Decisive for The Intention to Purchase Online*. [Conference Paper] International Conference on Digital Transformation for Sustainable Business Performance, Centre for Digital Transformation, ICFAI University Jharkhand, Ranchi.

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