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**FACTORS LIMITING RURAL CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO MADURAI DISTRICT; A SYSTEMATIC APPROACH****Dr.N.Ananthi**

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**Abstract**

As the digital landscape continues to evolve, online shopping has emerged as a transformative force in the retail sector. While urban consumers have rapidly embraced this trend, the adoption of online shopping in rural areas presents a complex set of challenges. The study aimed to explore and analyze the factors that limit rural consumer attitudes towards online shopping, shedding light on the unique barriers faced by this demographic. Drawing on a comprehensive literature review and empirical research, this study identifies several key factors influencing rural consumer behavior in the online shopping domain. Economic constraints, limited access to technology and internet connectivity, lack of trust in online transactions, and a preference for traditional shopping channels are among the primary obstacles hindering the widespread acceptance of e-commerce in rural communities. The method of convenience sampling is used to get data from online buyers residing in the city of Madurai. The data was gathered using Google forms from a sample of 250 participants within the research region. Through surveys, interviews, and data analysis, the research examines the interplay of these factors and their impact on shaping rural consumers' perceptions and attitudes towards online shopping. Insights derived from this study are valuable for e-commerce platforms, policymakers, and businesses seeking to bridge the urban-rural digital divide and tap into the vast potential of rural markets. Ultimately, addressing the identified barriers and tailoring online shopping experiences to align with the unique needs and concerns of rural consumers is essential for fostering greater acceptance and participation in the digital marketplace. The research contributes to the growing body of knowledge on consumer behavior in the digital era and offers practical implications for stakeholders aiming to unlock the untapped potential of rural online markets.

**Keywords:** *Convenience, Accessibility, Price and Discounts, Security and Trust, consumer attitude, online shopping, Internet Connectivity and Product Awareness.*

**Introduction**

The occurrence of data breaches and cyber-attacks has instilled caution in some individuals, causing them to be reluctant in disclosing their personal information online [6]. This apprehension serves as a notable barrier [5]. Another crucial problem is the incapacity to physically examine

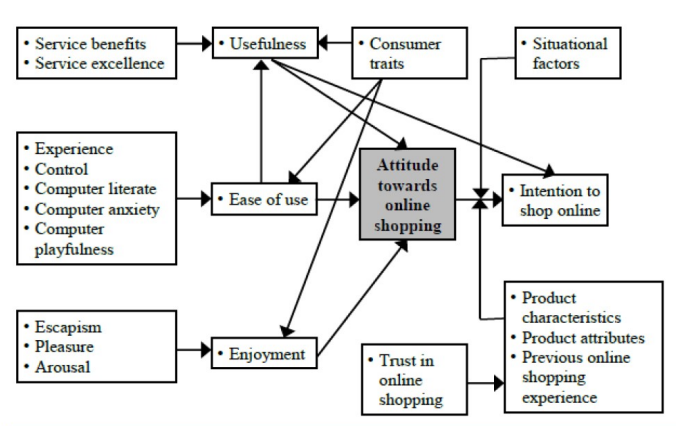
things. Contrary to conventional physical retailers, internet customers are unable to physically interact with or test things before to making a purchase [12]. The absence of direct physical contact might result in ambiguity about the calibre and appropriateness of the items, causing some customers to exhibit reluctance in making purchases. Shipping and delivery problems might also operate as constraining elements [6]. Consumers may have concerns over potential delays, shipping expenses, or the prospect of obtaining things that are damaged or inaccurate. The ease of internet purchasing may be counterbalanced by these worries, prompting some consumers to choose in-store transactions, allowing for quick possession of their things. Furthermore, the lack of in-person encounters with sales professionals might restrict customers' capacity to inquire, solicit guidance, or get tailored suggestions [13]. Although online merchants provide chat help and customer care, some consumers may still long for the face-to-face assistance provided by brick-and-mortar establishments. For some customers, the digital gap poses a substantial constraint [9]. Not all individuals possess the means to connect to the internet, the essential technological gear, or the level of proficiency in using digital platforms that are necessary for engaging in online shopping [17]. The absence of access may result in the exclusion of a segment of the population from engaging in electronic commerce [14]. Online shopping has several benefits, some problems such as security apprehensions, the inability to physically examine items, shipping complications, the lack of face-to-face contacts, and the digital divide may hinder certain customers from completely adopting this retail approach [3]. To attract a wider range of customers, it is crucial for e-commerce platforms to address these issues and improve the online buying experience.

### Conceptual background

The World Wide Web functions as an interconnected platform that enables the integration of commercial operations, social connections, and consumer transactions [12]. As people's behaviours transition from using analogue methods to digital methods, more and more individuals are turning to internet platforms for their buying requirements. Online shopping, often known as internet commerce, is the direct purchase of products or services from a vendor on the internet, without any middlemen [9]. Online shopping platforms provide consumers the chance to buy a wide variety of items and services at discounted prices [2]. In addition, users may readily compare these costs with those supplied by other intermediaries, allowing them to make well-informed judgments and choose the most advantageous choice. The expanding appeal of internet shopping, fueled by its convenience and availability, is luring an increasing number of consumers away from conventional physical retail stores [7]. The level of pleasure in the consumer's online purchase experience might vary, ranging from good to negative. Although internet shopping offers several advantages, existing research has shown that a significant number of people are still hesitant to make it their primary method of purchase [5].

Theoretical overview of the study

The aim of this research was to determine the difficulties faced by customers while making online purchases. A substantial percentage of participants have reported experiencing both positive and negative interactions with internet purchasing [3]. Clients have encountered several barriers in the domain of online purchasing. Undecided individuals contemplating internet commerce might be impacted by several factors. It is the duty of merchants to identify their customers' concerns and provide solutions to alleviate such anxieties [17]. The effectiveness of an e-commerce platform depends on the quality, range, visual appeal, and selection of brands it provides [11]. To restore client trust, a corporation must first improve the level of product quality. By gaining a thorough understanding of the vendor, customers may improve their decision-making process and make more informed decisions. In addition, organizations may use marketing methods, such as implementing a secure and user-friendly website, to improve the convenience of product research and navigation for customers. Consumers have improved capacity to make educated purchase choices when they have extensive access to precise information about the product or service they are considering. Supplementing visual aids, such as images, films, and three-dimensional models, may help improve customers' ability to make educated decisions [3]. In addition, our organization provides a variety of uncomplicated payment methods, such as cash on delivery, along with tailored refund and exchange policies to cater to the unique requirements of our customers. Furthermore, we take great pleasure in our very efficient shipping procedures, which guarantee exceptionally rapid delivery times. Many individuals exercise prudence when it comes to disclosing their financial information on any website. Online users sometimes purchase premium luxury products in addition to fundamental essentials. Customers tend to prefer online purchasing on websites that promptly respond to their queries and give full information within an acceptable period, often within 24 hours. Online retailers rely on the availability of internet-enabled products and services as a crucial need for their operations. Retailers may use risk-mitigating measures, such as creating customer-friendly return and exchange policies, to both attract and retain customers. Furthermore, shops have the capacity to compete with traditional retailers by offering post-purchase services that enhance convenience for clients.



Source: Hirst & Omar (2007), Assessing women's apparel shopping behavior on the Internet

FIGURE 1  
THEORETICAL FRAMEWORK

## Purpose of scoping previous Literature

Ling (2012) [16] stated that a growing number and range of companies and organizations are taking advantage of and generating commercial prospects via the Internet. The aforementioned figures demonstrate the exponential expansion in the realm of online commerce. The growing sector of online shopping has piqued the attention of marketers who are keen in studying the underlying factors that drive customers to make purchases on the internet. Intense rivalry among online retailers has compelled them to acquire a competitive advantage in the realm of virtual commerce. To get a competitive advantage in the market, marketers must possess a comprehensive understanding of customer behavior inside the realm of online buying. It is crucial to analyze and discover the aspects that impact customers' decision to purchase online in order to meet consumer needs effectively. Therefore, it is crucial to ascertain the elements that drive consumers to engage in online buying. Several variables drive customers to buy online while making a purchasing choice. Sinha and Kim (2012) [24] looked on how Indian customers' online buying activity was affected by risks related to money, products, and convenience; product delivery and return policies; and an individual's innovativeness, attitude, subjective norm, and perceived behavioral control with regard to technology. Convenience risk is the only element that significantly affects Indian customers' online buying decisions, according to the research. Gender segregation, however, showed that female customers are solely concerned with the convenience risk, whereas male consumers are more concerned with perceived risk factors and worries about non-delivery of the goods. Varma et al. (2020)[25]discussed that customers' intents to make online purchases are significantly influenced by privacy, trust, security, and an organization's reputation, with trust being the most crucial component. Daroch et al. (2020) [26] identified six factors that limit consumers' willingness to shop online: insecurity and inadequate product information, lack of trust, reputation and services provided, traditional shopping being more convenient than online shopping, fear of bank transactions and lack of faith, experience, and reputation and services provided. Trust, attitude, subjective norms, sense of behavioural control, and usefulness all positively affect online shoppers' intents to shop. On the other hand, the biggest deterrent to internet purchasing intention is the perceived hazards connected with online shopping. Priya and Soundrapandian(2023)[20] aimed to quantify the difficulties consumers encounter while making purchases online, as well as to look at how customers behave when they shop online and how satisfied they are with the experience. The recently created criteria are advantageous to online customers. To stay up with the ever-changing world of purchases, it is essential to regularly monitor and assess consumer behaviors and online buying patterns. The challenges faced by online buyers were examined on many websites. The purpose of the research was to understand consumers' knowledge of internet purchasing, including their conduct, level of satisfaction, and opinions on various issues they encountered while making in-store purchases. 200 sample responders from each of the districts were chosen via the use of an easy sampling technique. Customers who purchase electronic products and accessories online, such as laptops, televisions, mobile phones, and other items, are specifically chosen in order to determine what makes them

stand out from other online shoppers. The suggestions will increase consumers' broad awareness of online shopping in general.

#### Importance of the study

The phrase "consumer attitude towards online shopping" pertains to the psychological disposition of individuals when it comes to purchasing purchases on the Internet. The online purchasing behavior process pertains to the acquisition of things using online platforms. The internet purchasing behavior follows a five-step procedure that closely resembles conventional shopping behavior. They then proceed to search for information and explore many choices before ultimately selecting the purchase that best aligns with their requirements. Prior to completing a purchase, buyers are inundated with several considerations that restrict or shape their ultimate choice. Researchers will also investigate the process by which customers develop these opinions using models, as well as identifying the true internet shoppers. The focused of our study is the customers' perception of online shopping, which will establish the key aspects that impact their decision to purchase online. These factors will assist marketers in developing their online marketing strategy accordingly.

#### Significance of the Study

Online shopping's popularity has skyrocketed in the last few years. Due to the abundance of students nowadays, parents frequently seek their children's opinions before making large purchases [24]. One factor contributing to this is the extensive distribution of their work across various online mediums. Student shoppers are also infamously picky and will go to great measures to get the best products available when it comes to their personal spending. Students who are proficient in using the web and social media have often shopped online. The results of this study could provide valuable insight into the current state and potential future growth of India's online marketplaces [18]. The online buying behaviors of people from many age groups and socioeconomic backgrounds are another focus of the research.

#### Statement of the problem

The surge in global e-commerce has transformed the retail landscape, yet the adoption of online shopping in rural areas remains notably slower compared to urban counterparts. Understanding the factors that limit rural consumer attitudes towards online shopping is crucial for businesses, policymakers, and researchers seeking to bridge the digital divide and unlock the untapped potential of rural markets [13]. Despite the growth of e-commerce, a significant research gap exists in comprehensively examining the multifaceted challenges faced by rural consumers, encompassing economic constraints, technological barriers, trust issues, and preferences for traditional shopping channels [22]. By delving into the intricacies of these limiting factors, the research aims to provide actionable insights that can inform strategies for businesses, policymakers, and stakeholders aiming to facilitate the integration of rural consumers into the digital marketplace.

#### Research objectives

The primary objective of the study is to analyze the determinants that influence customers' decision to engage in online shopping. In addition to the contributing variables, another objective of the research is to analyze the demographic characteristics of online shoppers.

- i. "What are the key factors limiting rural consumer attitude towards online shopping, and how do these factors interact to shape perceptions and behaviors in the context of e-commerce adoption in study area?"
- ii. What are the determinants that motivate customers to engage in online shopping?

The research aimed to investigate the elements that impact customers' decision to engage in online shopping [9]. This is because consumer attitudes regarding online purchasing significantly impact their actual buying behaviour. By understanding the elements that influence the behaviour of online purchasers, marketers may seize significant opportunities to tailor their marketing tactics, convert prospective customers into real ones, and retain existing buyers [16]. Consumers' inclination to make online purchases may be influenced by their particular requirements, namely the "Need for Cognition" and the "Need to Evaluate." The many situational elements significantly impact all the requirements, such as cognitive participation, which reflects an individual's personal connection with the Internet as a buying medium. Individuals with higher cognitive abilities tend to hold the belief that the Internet may enhance their purchasing efficiency.

#### Methodology of research

Creswell (1994) [27] asserted that time is a crucial factor in the process of choosing a research strategy for decision making. Saunders et al. (2000) [28] proposed that quantitative research has the potential to be more time-efficient compared to qualitative research, since it allows for the prediction of a time schedule. In contrast, qualitative research may be rather lengthy in duration. Academic research projects are often constrained by time limitations. Since our study is both academic in nature and subject to time constraints, we will priorities a quantitative approach. The research focuses on Indian internet customers who have made a minimum of one acquisition from a website that sells goods online. An online poll was performed to gather the replies. This study used a descriptive research technique. The purpose of a descriptive research approach is to impartially observe and accurately describe the behavior of a subject without exerting any influence on it. The method of convenience sampling is used to get data from online buyers residing in the city of Madurai. The data was gathered using Google forms from a sample of 250 participants within the research region.

#### Analysis, presentation and Results

The impact of online shopping on rural consumer attitude is a multifaceted dynamic influenced by various factors. Understanding these effects is crucial for businesses, policymakers, and researchers aiming to comprehend the evolving landscape of rural consumer behavior in the digital age. The behavior of the customers is also studied from the factors they consider at the time of buying goods in online shopping. It indicates their purchasing behavior towards the online shopping. The result is given in the following table.

Table 1: Factors considered while buying in online shopping

Factors	Mean	Std. Deviation	Mean Rank
Limited Internet Connectivity	3.97	1.398	4.60
Concerns about Returns and Exchanges	3.66	.829	4.38
Product Awareness	3.40	.844	5.12
Language Barriers	2.93	1.084	3.35
Cultural Differences	2.72	1.437	3.09
Limited Payment Options	3.25	1.168	3.88
Infrastructure Challenges	3.17	1.065	3.76
Lack of Trust	2.93	1.084	3.35

Among the various factors considered in the study, the respondents say that Product Awareness is most useful (5.12). It is given first rank and Limited Internet Connectivity is ranked second (4.60) followed by Concerns about Returns and Exchanges (4.38). **Limited Internet Connectivity:** Rural areas often face challenges in terms of poor or limited internet connectivity. Slow internet speeds and frequent disruptions can discourage consumers from engaging in online shopping. **Digital Illiteracy:** Many rural consumers may not be familiar with online platforms or may lack the necessary digital literacy skills to navigate e-commerce websites. This can create a barrier to entry for online shopping. **Lack of Trust:** Rural consumers may have trust issues when it comes to online transactions. Concerns about the security of online payments, fear of fraud, and skepticism about product quality can hinder their willingness to shop online. **Infrastructure Challenges:** Inadequate transportation and logistics infrastructure in rural areas can result in delayed or unreliable delivery services. This can be a significant deterrent for consumers who prefer the immediacy of purchasing goods from local stores. **Limited Payment Options:** Rural consumers may have limited access to digital payment methods. The reliance on cash transactions and a lack of awareness or accessibility to online payment systems can hinder online shopping adoption. **Cultural Differences:** Rural communities often have distinct cultural preferences and shopping habits. E-commerce platforms may not align with these preferences, making it challenging for online retailers to cater to the specific needs and expectations of rural consumers. **Product Awareness:** Rural consumers may not be aware of the variety of products available online. Lack of exposure to online marketplaces and limited advertising in rural areas can contribute to a lack of awareness regarding the range of products and services offered online. **Language Barriers:** E-commerce platforms may not always cater to regional languages spoken in rural areas. A lack of content in local languages can create communication barriers and make it difficult for rural consumers to understand product information and policies. **Concerns about Returns and Exchanges:** Rural consumers may be apprehensive about the return and exchange processes associated with online shopping. Limited access to drop-off points and uncertainties about the return process can dissuade them from making online purchases. **Income Levels:** Economic factors, including lower income levels in rural areas, can impact the affordability of

online shopping. The perception that online products are more expensive or that shipping costs are prohibitive may discourage potential customers. Addressing these challenges requires a comprehensive approach that involves improving infrastructure, providing digital literacy training, building trust through secure online transactions, and adapting e-commerce strategies to align with the specific needs and preferences of rural consumer. The significance of the ranks given is tested with the help of Friedman test as below.

Table 2: Friedman Test

No of Respondents	250
Chi- value	156.103
difference	7
Asymp. Sig.	0.000

With 6 degrees of freedom, the computed Chi-Square value is 156.103. Rankings provided for the varieties of brands and items accessible, as well as offers and discounts, are key aspects to impact buyers' minds, since the importance is determined at a 1% level (p-0.000).

### Findings

To determine how satisfied consumers are with internet purchasing, 12 criteria are used. Security and privacy concerns, online retailers' product and service quality, A few examples of statements utilised in scaling include "branded products," "product description available," "policy on cancellation or return," and so forth. Factor analysis is used to decrease the data set. Using KMO and Bartlett's Test, we check whether the data is reliable. The outcome is shown below.

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure		0.887
Bartlett's Test of Sphericity	Appx. Chi-Square	1853.581
	df	66
	Sig.	0.000

The results of the KMO test indicate that the data may be trusted. The value it has, 0.887, is more than 0.8. Therefore, the information gathered from the survey participants is trustworthy. The data are also shown to be statistically significant (0.000) according to Bartlett's Test of Sphericity. So, the data are sent on for Factors analysis interpretation. Commonalities among the fourteen claims used for factor analysis are shown in the table below.

Table 4: Communalities

Factors	Initial	Extraction
Cheating and financial loss	1.000	.605
Good packaging	1.000	.584
Low Price	1.000	.748
Loyalty for this online shop	1.000	.770



Original Brand	1.000	.727
Payment mode	1.000	.812
Policy on cancellation or return	1.000	.486
Product description	1.000	.666
Quality of the goods and services	1.000	.828
Security and privacy	1.000	.810
The speed of delivery	1.000	.694
The way of solving complain	1.000	.848
Extraction Method: PCA		

The communalities' findings for the satisfaction-measuring parameters range from 0.584 to 0.848. All twelve claims are being examined for further data reduction analysis since their values are 0.5 or higher.

Table 5: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.158	51.314	51.314	6.158	51.314	51.314	4.234	35.286	35.286
2	1.240	10.331	61.645	1.240	10.331	61.645	2.432	20.267	55.554
3	1.081	9.008	70.653	1.081	9.008	70.653	1.812	15.099	70.653
4	.968	8.069	78.722						
5	.472	3.932	82.654						
6	.408	3.397	86.051						
7	.391	3.261	89.312						
8	.361	3.007	92.320						
9	.327	2.723	95.042						
10	.267	2.227	97.269						
11	.178	1.487	98.756						
12	.149	1.244	100.000						
Extraction Method: PCA									

There are three components left from the original twelve claims after applying principal component analysis (all of the Eigen values are greater than 1). None of the three variables contributed more than 70.65% to the overall variation. Thus, the Varimax Method is used to get the last three components for the rotated component matrix.

Table 6: Rotated Component Matrix

Group	Factors	Component		
		1	2	3
Lack of Trust and Security	Good packaging	.834		
	Low Price	.806		
	Payment mode	.798		

	Cheating and financial loss	.788		
Product Quality	Product description		.780	
	Security and privacy		.776	
	Quality of the goods and services		.752	
	Original Brand		.659	
	Loyalty for this online shop			.691
Delivery Risk	The way of solving complain			.782
	The speed of delivery			.685
	Policy on cancellation or return			.651
Extraction Method: PCA				
Rotation Method: VKM.				
a. Rotation converged in 5 iterations.				

As seen in the total variance discussed, the fourteen satisfaction claims are condensed into only three. The Varimax method's output allows us to narrow the satisfaction criteria down to three as the Lack of Trust and Security, Product quality and Delivery Risk.

## Discussion

Customers can conveniently obtain their desired items without the need to physically leave their residence. Contemporary consumers exhibit heightened price-consciousness and often use the internet to engage in global shopping. The surge in online shopping's popularity in recent years may be attributed to the growth in internet use and technical advancements. The correlation between online retail sales and the share of the population having internet access is direct. The act of purchasing products and services over the internet is now seeing a surge in popularity. Age, gender, income bracket, marital status, job, and other personal information may be used to forecast consumers' purchasing patterns and personality attributes [1]. It is often believed that purchasing something online is a more judicious and efficient use of one's expendable funds. There is a diverse range of products available, and clients have the flexibility to acquire them according to their own preferences [9]. Online purchase is more cost-effective than traditional shopping due to the advantages of economies of scale. E-commerce platforms often provide discounts on the suggested retail price. Promotional incentives such as gift certificates and vouchers are provided as discounts on purchases. E-commerce platforms provide several benefits, including comprehensive product descriptions, size charts, color charts, pricing details, and authentic consumer ratings and review [8]. An advantage of online buying is the ability for consumers to make purchases at their convenience, since the majority of online retailers operate 24/7. Most online purchases are heavily discounted and provided at very low prices, sometimes with free shipping [14]. The proliferation of e-commerce platforms and the magnitude of online transactions have seen a significant surge in recent years. Consumers' behaviours about online purchasing provide valuable insights into their reasons, making them a crucial topic to examine. It facilitates the development of more efficient marketing strategies to attract people who often do not make online purchases. This offers valuable

understanding on the specific products that customers actively search for and the circumstances in which they choose to engage in online transactions.

### **Impact on Traditional Retail:**

The surge in online shopping has inevitably impacted traditional brick-and-mortar retail. Consumers now have the option to bypass physical stores, leading to challenges for traditional retailers to adapt and innovate. However, this transformation also presents opportunities for omnichannel strategies, where retailers integrate online and offline experiences to provide a seamless shopping journey.

### **Implications for the Future:**

The trajectory of consumer attitudes towards online shopping suggests a continuing evolution of the retail landscape. Mobile commerce, augmented reality, and artificial intelligence are likely to further revolutionize the online shopping experience. As consumers increasingly prioritize convenience, personalized experiences, and sustainable practices, online retailers must adapt to meet these evolving expectations.

### **Conclusion**

Consumer attitudes towards online shopping have become a driving force reshaping the retail industry. The convenience, pricing, security, and overall user experience contribute to the positive perception of online shopping [13]. As technology continues to advance, understanding and responding to consumer preferences will be essential for businesses seeking to thrive in the dynamic and competitive world of e-commerce [7]. The future of retail lies in the ability to embrace innovation, adapt to changing consumer attitudes, and deliver seamless, customer-centric experiences. The advent of the internet has transformed the way consumers shop, giving rise to the phenomenon of online shopping [11]. The study explored the dynamic landscape of consumer attitudes towards online shopping, delving into the factors that influence preferences, the impact on traditional retail, and the implications for the future of commerce. Online shopping enables rural customers to conveniently access a wider array of items and services without the need of undertaking extensive travel. The enhanced availability and simplicity of use may have a beneficial impact on the perceptions of rural consumers, leading to a more favourable opinion of online commerce [21]. The research may assist e-commerce vendors in formulating tactics to enhance client loyalty and broaden their consumer base in rural areas. Online merchants should take into account client requests when deciding whether to cancel orders, as well as implementing user-friendly return and exchange procedures, and providing essential after-sales services [9]. It is important for them to provide delivery services for all goods requested by customers, ensuring prompt delivery and mitigating the risk of non-delivery via the implementation of adequate processes to guarantee that delivery agents deliver things to the correct location. Online merchants

have to optimise their websites to enhance user-friendliness, so improving consumers' purchasing experience and facilitating effortless product search and navigation [16]. Moreover, online merchants should enhance the calibre of their merchandise and instill confidence in customers by furnishing comprehensive details about the products and services, including descriptions, attributes, ratings, and reviews from verified past customers, as well as seller information. This will help establish consumer trust and facilitate the consumer's decision-making process.

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