



## **Critical Success Factors of Online Shopping: Rural Perspective**

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### **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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### **ABSTRACT**

The rural consumer behaviour has been explored by many corporates with respect to the behaviour, purchase power and adoption at the stand point of promoting their products to the rural, wherein certain habits associated with media have also been studied by many researchers. Technological shift of rural consumers is found comparatively better. Yet, the trendy practices of online shopping have certain barriers to get the maximum effectiveness from rural market. Urban transition, infrastructure development and technological revolution have grown the rural consumer adaption but not as equal as in urban place. Identification and assessment of certain barriers of online shopping in rural places as the aim, the study was carried out in Srikakulam District. Method blend of descriptive research design, qualitative and quantitative approach, convenience sampling of non-probability and cross-sectional survey was conducted. Data collected from primary and secondary sources was analysed and discussed with the inferential statistics of multiple regression of analysis. Results related to the weightages of certain items of independent variables have been explored and elaborated the extent they will explain the dependent variable. Management implications on physical touch, trust variables, delays in delivery, payment problems, stretch of bargaining, refund policy, education of technology and problems with network were diffused into conclusions as well as suggestions.

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## 1. BACKGROUND OF THE STUDY

Investment by many corporates has been stretched to the greater extent on rural marketing in order to meet the leverage by expanding their products and services to rural India. Rural marketing, as seen the importance given, has had its waves of growth with a significant transition of traditional to modern practices.

As specified by ORG Survey 2011, rural consumers are getting habituated to different products with high elasticity of assortment which is evident by comparing with their previous use. Nagaraja B [1] explored rural purchase behaviour as influenced by the rural environment and surrounding habits and he also stated that the urban transition would find that scope for product mix strategies. Online shopping has driven a considerable employment as well as entrepreneurship with approximately 450 million user base in 2007 (Economic time, 2007).

The trendy practices of different and attractive offers, transactional feasibilities and compatible products and services shall pioneer the future prospects in amalgamation with the adoption of rural online shopping expected to be gradually higher. As experienced by Pepsi and Coca-Cola, the efforts of physical distribution and sales promotion activities had been successful to the greater extent. Thus, retailing corporates and online shoppers have to facilitate all kinds of feasibilities to rural community for gaining from rural online shopping. Though there have been certain attributes of traditional and emotional barriers which prevents from shopping online, the strategic view of corporates have been gradually successful in implementing the promotion without any contradiction to rurality.

It is found through literature review that there have been innumerable studies with empirical results on online shopping behaviour, but none is included with rural purchase behaviour. In order to know the barriers to the online shopping pertaining particularly to rural consumers, the importance of extending delivery services and adoption possibilities is well noted. Nevertheless the increase of final sales from rural online shopping is not significant enough since certain hidden barriers exist, even though most of the villagers are in the track of urbanization.

The gap between rural online buying behaviour and barriers amalgamated with rural environment

was tried to be covered by the researchers and the determinants as the independent variables identified are Physical Touch, Trust Levels, Delivery Flaws, Payment Problems, Bargaining Compatibility, Technology Training and Network Problems.

Srikakulam District as the study area contain high rural density much influenced by rural contingencies. Major percentage of people are not highly educated and also poor in technology adoption where the facilities and infrastructure have yet been improving. Researchers felt that the aimed research would be well served by devoting the survey matched to Srikakulam District.

## 2. OBJECTIVES OF THE STUDY

- The major study objective is the assessment of the impact of Physical Touch, Trust Levels, Delivery flaws, Payment Problems, Bargaining Compatibility, Technology Training and Network Problems on Barriers of Rural Online Shopping Behaviour.

## 3. METHODOLOGY

Srikakulam as the study area, consists of major rural density and considered as the most backward district in Andhra Pradesh State. It has 38 Mandals which are in the process of huge urban transition and many other interventions by both Governments. The consumer from this district, specifically rural segments, are consistently accustomed to online shopping with a moderate purchase pace.

The research has undergone with method mix of descriptive research as well as quantitative and qualitative approach. The data from primary and secondary has been collected through self-administered questionnaire and documents respectively. The questionnaire was formed through using the extensive literature review which has given the overall barriers of online shopping for rural and urban as whole. Rural consumer environment has also been taken into consideration to form the questionnaire. Certain direct observation in the field study at the research area has been majorly taken to form the questionnaire. Later the questionnaire has been measured with content validity with distinguished experts in the field of research and real-time.

Additionally, reliability test (0.84) has also been accomplished out of a pilot study with the sample of 80. Convenience technique of non-probability sampling method was used since the rural consumers of inline shopping are critical to list out. Through Yamane's (1967) formal calculation, the sample size was determined as 388 which were collected with certain possible proportions. In order to achieve the objective, the data underwent for ANOVA to find the significance level of determinants of rural online purchase barriers as a qualifying assumption to Multiple Regression Analysis which was further conducted to assess the particular items' strength which explain the dependent variable. The tabulations and data analysis expressed in the study are executed through SPSS 23.

The study conclusions milked with management implications were continued and specific recommendations were offered for dissemination.

#### 4. LITERATURE REVIEW

Consumers' sensory attributes are to be stimulated while buying through a physical retail channel which generally preferred by most of the people for the exciting experience of touching, smelling, tasting and listening, which have high negative significance on online shopping [2]. Rural consumers are frequently experienced with handling the products before purchase to check its expected performance, but the same is rarely found in urban places due to trust levels, brand equity and service mix. The vitality found here is the rural customer's desire for handling merchandise before purchasing which is not possible through online all the time for the low accessibility of certain refunds lead to distractions and negative attitudes on online shopping [3]. Having been accustomed with barter and exchange system of purchase behaviour at many rural and tribal places, other transactions apart from village shandies are not attractive enough for many reasons such as bargaining which is not possible through online. Elapsed time benefits the rural consumer in the form of discounted price which is frequently found in village shandies [4].

While studying internet shopping's impact on consumer buying behaviour, Fayu Zheng (2006) explored the factors affecting online shopping were e-shopping characteristics, design of the website, privacy and security and trust levels which were found highly significant. Additionally,

the risk being taken by consumers must be supported with certain trustworthiness where the uncertainties are internally connected to trust at any transaction in the perspective of B2B relationships through online (McCole et al., 2010).

The extensive usage of internet by distinguished segments of people since the high trust levels are exponentially developed on the vendors online at the stand point of identity awareness, acceptance and adaption (Gefen, 2000). On the other hand, the different experience of internet users have been exposed to good, bad as well as middle road (Beldad et al., 2010). Consequently, the statement given by Almousa, M. [5] has come out with another element called perceived risk attributed to technology adaption due to the distrust on the retailers who are not in confrontation and miss direct interaction which would be treated as one of the imperative barriers.

As regards to rural consumer buying behaviour, trust levels associated with technology may be low and maintain slower pace of adoption but not absolutely dogmatic. The level of adoption may be less significant because of certain forces such as traditional consistency, conventional thinking and rural contingencies.

Winyard and Smith (2003) and Pan et al. (2017) identified two aspects i.e. delivery flaws and orders returned which are found to be highly honoured by the consumers and challenged by companies. The crux point is to finding the customer, delivering the goods and collecting the returns if any, will end up with a lot of failures which makes cost of delivery and time more increased.

In general, rural places are a way away to urban place, to where the courier operators are to place the products ordered. This leads to the critical mobility and delivery flaws cost the time since all the rural place do not have same travel accessibility where the delivery with safety and security is challenging.

Customers from either rural or urban feel risky on the measures of payment with the levels of security and protection while shopping online since many past experiences and failure stories make them to check and recheck the retailers' credibility time to time. As explored by Fayu Zheng (2006), the possibilities of online purchases depends much on the security levels

of payment. The more the security is, the more the purchases would be. Additionally, the study results of Chayapa Katawetawaraks & Cheng Lu Wang, (2011) revealed that the payment security is the main cause which inculcates high level of inhibition among the consumers and gets themselves away from online shopping as risky trait. Consequently, many other studies have also been accompanied with the same conclusion that the customers do not want to have any sort of ambiguities and risks associated with monetary transactions.

It is a recent observation that there has been a considerable rate of shift from traditional buying pattern to modern mode with a good figures as experienced and exposed by shoppers like AMAZON and FLIPCART who started their service to rural places successfully, Yet, Chang et al (2004), Miniwatts Marketing Group (2010), and Lee et al (2007) argued previously about two important things i.e. accessibility to internet and network and cultural consistency which narrow the pace of online shopping at rural places.

In general, the rural mind-set has been associated with several phobias with respect to the tiny money being stolen by someone illegally. Any technological mode, apart from human tends to create phobia in rural minds, because their awareness and literacy on technology is very low comparatively, which leads to a snail walk of online shopping.

Most of the transaction are held in village shandies has brought an exceptional element called bargaining habits. The practice of bargaining is commonly evident at every rural place either with the product or with the money. In fact, this practice looks like a debate between seller and buyers which has become a culture and felt attitude lies between the maximum possible benefit out of the minimum possible money [6].

Binbin He and Christian Bach [7] revealed certain critical factors showing negative significance were the secrecy, security payment methods and dependency with respect to the impact on payment and refund policy. Though the shoppers release and exhibit the refund policy, it is neither well understood by the rural consumers nor accessible to apply. On the other hand, the intolerance of rural consumers on refund policy is expressed in the way of delayed process and

uncertain outcomes which create continues fear and ambiguity for the product would be refunded or not.

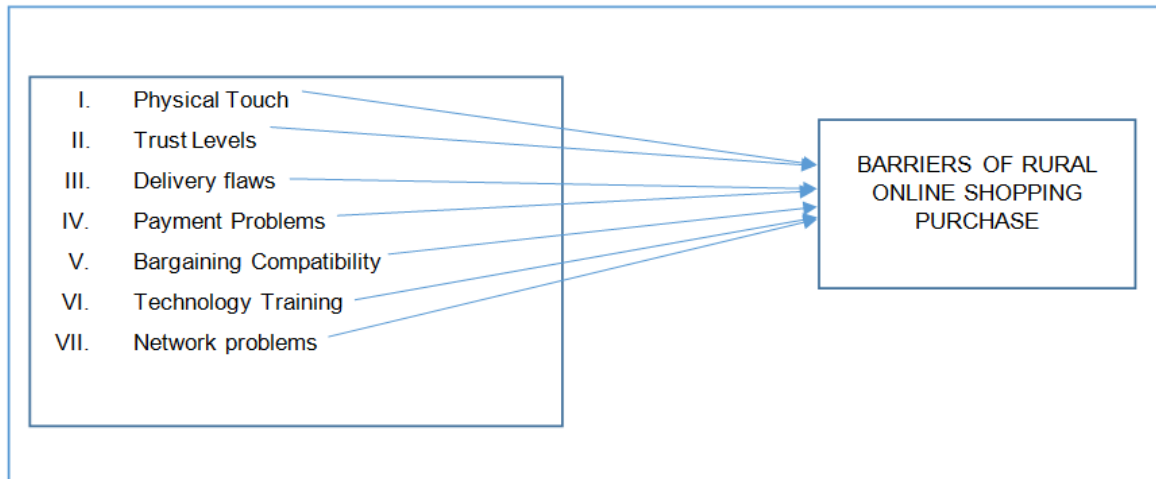
The vendors provision of adequate, accurate and updated information related to the products to all consumers may be possible since it is online, but the accessing abilities of different segment of customers should be studied so as the information turns into the knowledge which boosts the confidence of customer (S. Janda et. al. 2001). Products having typical properties and exceptional usage needs a demonstrative information which should be provide to the retailers so as the same can be passed on to the customers. Absolute and exact information is recommended to truncate certain ambiguities [8].

Technology being trendy, useful and highly updated every now and then, online consumers need to be expertise in operating the transaction of any kind through online, so that they can make the most of internet with respect to gathering product information, order processing, delivery tracking and payment [9].

Besides certain positivity which increases online shopping, specific demerit identified majorly is handling before purchase which is evident in physical retailing. Others demerits are Phobias on dissatisfaction, interruptions from network and internet, problems of exchanging, service mix problems and order tracking [10]

As rural India have less infrastructure concerning to internet, the challenges faced with the interruptions due to unfinished or time taken transactions. This kind of flaws while surfing web creates payment incompleteness which will make the rural people more annoyed and insecure. Besides, tracking the product from packaging to delivery with GPS is also challenging because of prevailing poor network at rural places [11].

Physical touch of products as one of the buying characteristics by rural consumers let them get secure and satisfied enough [12]. Trust being the major attitudinal outcome for buying any product from the people or agents that they are not familiar makes much difference. Delivery of the product in time is the common minimum expectation of every rural consumer since they are habituated to buy the readily available product of any brand rather than long awaited brand of repute. Payment through different



**Fig. 1. Conceptual framework**

source other than cash naturally crates ambiguity among rural consumers. Bargaining possibilities are almost null through online shopping. The rural consumer being highly accommodative for bargaining in their daily walk of life will naturally be divergent to online shopping. Technological education for rural consumers can be accomplished through compulsive mode of training which naturally decreases the pace of learning, but certain technological deeds of browsing, selecting, opting, ordering etc. are to be initially learned under compulsion. Rural environment associated with poor telecom network infrastructure tends to create interruptions which make the online shopping more critical.

The literature procured at the stand point of rural consumers, the barrier constraints selected by the researchers are Physical Touch, Trust Levels, Delivery Flaws, Payment Problems, Bargaining Compatibility, Technology Training

and Network Problems on Barriers of Rural Online Shopping Behaviour.

The Fig. 1 shows the framework of dependence among the variables as conceptual framework of the study.

## 5. RESULTS AND DISCUSSIONS

### 5.1 Model Summary

Table 1 exhibits the R Square values of all independent variables. Variable physical touch adjusted R square value is 0.197, which can be analysed as the four elements carry 19.7 percent in the rural online shopping barriers and the remaining 80.3 percent is occupied by other elements. Similarly, the contribution percentages of other variables trust levels, delivery flaws, payment problems, bargaining, technology, and network are 18.7, 17.4, 21.0, 13.1, 15.9 and 16.1 respectively.

**Table 1. Model summary**

Model		R	R Square	Adjusted R Square	Std. Error of the Estimate
1.	Physical Touch	.443	.197	.195	.69061
2.	Trust Levels	.433	.187	.184	.69299
3.	Delivery flaws	.417	.174	.172	.69803
4.	Payment Problems	.458	.210	.209	.68535
5.	Bargaining Compatibility	.362	.131	.129	.71766
6.	Technology Training	.399	.159	.157	.70408
7.	Network problems	.401	.161	.160	.70336

## 5.2 ANOVA Test

Table.2 portrays the significant relationship between the predictors and dependent variable (Barriers to Rural Online Shopping Behaviour) . i.e. the F values between Barriers to Rural Online Shopping Behaviour and dependent variables Physical Touch, Trust Levels, Delivery flaws, Payment Problems, Bargaining Compatibility, Technology Training and Network Problems on Barriers of Rural Online Shopping Behaviour are 108.080, 67.320, 92.474, 234.606, 88.194, 66.405, 112.449 respectively and all independent variables shows high significance at 0.05 as well as 0.00 levels.

So it can be concluded that all the determinants have a significant impact on the barriers of rural online shopping purchase.

## 5.3 Multiple Regression Analysis

Table 3 explores the coefficients which determine the weightage and analyse the barriers in rural online shopping purchase at the standpoint of predictors “Physical Touch (PT), Trust Levels (TL), Delivery flaws (DF), Payment Problems (PP), Bargaining Compatibility (BC), Refund Policy (RP), Technology Training (TT) and Network Problems (NP)”. The analysis is as follows

### 5.4 Barriers of Rural Online Shopping Purchase (DV)

= 0.977 + (.281) PT1+ (.009) PT 2 + (.101) PT 3 + (.163) PT 4 (Physical Touch elements as predictor 1)

=1.187 + (-.096) TL1+ (.196) TL 2 + (.152) TL 3 + (.063) TL 4 + (.205) TL 5 + (.034) TL 6 (Trust Level items as predictor 2)

= 1.291 + (.054) DF1+ (.120) DF2 + (.063) DF3 + (.271) DF4 (Delivery Flaws elements as predictor 3)

= 1.152 + (.307) PP1+ (.198) PP2 (Payment Problems elements as predictor 4)

= 1.526 + (.195) BC1+ (.064) BC2 + (.180) BC3 (Bargaining Compatibility elements as predictor 5)

= 1.363 + (.020) TT1+ (.146) TT2 + (.166) TT3 + (.136) TT4 + (.024) TT5 (Technology Training elements as predictor 6)

= 1.287 + (.120) NP1+ (.202) NP2 + (.132) NP3 (Network Problems elements as predictor 7)

### 5.4.1 Physical touch

As far as the elements related to physical touch, starting from PT1 (No feeling while shopping online) is 1.258 (0.977 + .281); if PT 1 is increased by one unit, the rural online purchase barrier is increased by 1.258. As such, if other remaining predictors increase by one unit, the dependent variable will be increased for PT 2 (There is entertainment while shopping physically) by 0.986; PT 3 (Certain good are not selected without touching) by 1.078; PT 4 (No purchase satisfaction through online) by 1.14.

So the item “No feeling while shopping online” with 1.258 shows more significant effectiveness on the rural online shopping barriers in line with Physical touch and the element “There is entertainment while shopping physically” with 0.986 is showing less influence on online shopping by rural consumers.

### 5.4.2 Trust levels

When it comes to the elements related Trust Levels TL1 (Online shopping websites are not trustworthy) is 1.091 (1.187 - 0.096); if TL1 is increased by one unit, the rural online shopping barrier will be increased by 1.091. In the same way, in case of the other predictors increase by one unit, the dependent variable will be amplified for TL 2 (I will not go ahead with online purchases in future) by 1.383; TL 3 (All my financial informational registered may be misused) by 1.339; TL 4 (customer interest is not increased by online website attractions) by 1.25; TL5 (I believe that online shopping provides less benefits) by 1.392; TL6 (Employees behind online shopping are not known so distrustful) by 1.221.

All the elements express good and almost similar weightages. However, the elements “I believe that online shopping provides less benefits” with 1.392 and “I will not go ahead with online purchases in future” with 1.383 show more significant effectiveness on online shopping barriers by rural consumers.

### 5.4.3 Delivery flaws

With respect to Delivery Flaws element, DF1 (It takes much time for the delivery ordered) is 1.345 (1.291 + 0.054); if DF1 is increases by one unit, the rural online shopping barriers will be increased by 1.345. At the same time, if

**Table 2. ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1.	Physical Touch	206.191	4	51.548	108.080	.000
2.	Trust Levels	193.975	6	32.329	67.320	.000
3.	Delivery flaws	180.234	4	45.058	92.474	.000
4.	Payment Problems	220.390	2	110.195	234.606	.000
5.	Bargaining Compatibility	136.268	3	45.423	88.194	.000
6.	Technology Training	164.595	5	32.919	66.405	.000
7.	Network problems	166.889	3	55.630	112.449	.000

**Table 3. Coefficients**

Model	Physical Touch	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.977	.078		12.598	.000
	No feeling while shopping online	.229	.024	.281	9.475	.000
	There is an entertainment while shopping physically	.007	.021	.009	.340	.734
	Certain goods can't get selected without touching	.057	.014	.101	4.188	.000
	No purchase satisfaction through online	.113	.017	.163	6.739	.000
	<b>(Constant)</b>	<b>1.187</b>	<b>.068</b>	<b>17.396</b>	<b>.000</b>	
1	Online shopping websites are not trustworthy.	-.046	.018	-.096	-2.481	.013
	I assume I won't go ahead with online purchase in future.	.093	.018	.196	5.130	.000
	All my financial information registered may be misused.	.110	.020	.152	5.422	.000
	Customer interest is not increased by online website attractions.	.036	.014	.063	2.516	.012
	I believe that online shopping provides less benefits	.145	.020	.205	7.107	.000

	Employees behind online shopping are not known as so distrust	.017	.012	.034	1.382	.167
<b>Model Delivery Flaws</b>	<b>(Constant)</b>	<b>1.291</b>	<b>.067</b>		<b>19.244</b>	<b>.000</b>
1	It is takes much time for delivery ordered.	.033	.014	.054	2.387	.017
	My purpose of buying online are disturbed by delays.	.081	.019	.120	4.268	.000
	Challenges of transport leads to delays in delivery	.043	.018	.063	2.341	.019
	Many times we collect our products from the agents office	.185	.020	.271	9.085	.000
<b>Model Payment Problems</b>	<b>(Constant)</b>	<b>1.152</b>	<b>.064</b>		<b>18.066</b>	<b>.000</b>
1	I doubt on payment security and my money may be lost	.227	.020	.307	11.275	.000
	Payment at the time of ordering is not safe	.136	.019	.198	7.299	.000
<b>Model Bargaining Compatibility</b>	<b>(Constant)</b>	<b>1.526</b>	<b>.062</b>		<b>24.704</b>	<b>.000</b>
1	I do have a habit of bargaining while buying any product	.136	.019	.195	7.188	.000
	I lose much money due to lack of bargaining facility through online	.028	.011	.064	2.614	.009
	Specific product are absolutely be bargained	.116	.017	.180	6.640	.000



<b>Model</b>	<b>(Constant)</b>	<b>1.363</b>	<b>.065</b>	<b>20.916</b>	<b>.000</b>	
<b>Technology Training</b>						
1	I have less knowledge on online shopping.	.011	.016	.020	.701	.484
	There is no training on online shopping for rural consumers	.076	.014	.146	5.585	.000
	Physical retailer educates more than online retailer	.118	.024	.166	4.998	.000
	It is painful and ambiguous to shop online	.094	.022	.136	4.293	.000
	I cannot learn the technology independently	.010	.010	.024	.971	.332
<b>Model</b>	<b>(Constant)</b>	<b>1.287</b>	<b>.069</b>	<b>18.526</b>	<b>.000</b>	
<b>Network problems</b>						
1	More data is getting wasted for shopping online	.090	.023	.120	3.862	.000
	While online shopping I confront lot of problems with network	.142	.023	.202	6.142	.000
	Network issues always demotivates online buying behaviour	.092	.022	.132	4.144	.000

a. Dependent Variable: Barriers in rural online shopping purchase

remaining predictors are amplified by one unit, the dependent variable increased for DF2 (Delivery delays do not serve my problem) will be 1.411; DF 3 (Transportation difficulties lead to delivery delays) will be 1.354; DF 4 (Many times we collect our products from the agents office) will be 1.562 as well.

Henceforward, it is understood that the weightage of one of the delivery flaw element 'Many times we collect our products from the agents office' explored with higher gain of 1.562 in comparison with other elements impacting the barriers of online shopping for rural.

#### 5.4.4 Payment problems

At the stand point of payment problems the elements related are found unique and the PP1 (I doubt on payment security and my money may be lost) is 1.459 (1.152 +0.307); whether PP1 is accelerated by one unit, the rural online shopping barrier will be increased by 1.459. As well as, one unit increased in the second predictor PP2 (Payment at the time of ordering is not safe) will lead to the increase of 1.35 in dependable variable.

It is found that the both elements as stated above carry almost good and similar weights. Anyhow the element "I doubt on payment security and my money may be lost" is showing more significance.

#### 5.4.5 Bargaining compatibility

Noteworthy elements of bargaining, starting with BC1 (I do have a habit of bargaining while buying any product) is 1.721 (1.526 + 0.195); in case BC1 is grown by one unit, the rural online shopping barrier will be increased by 1.721. Similarly, whether other remaining predictors increase by one unit, the dependent variable will be increased for BC 2 (I lose much money due to lack of bargaining facility through online) by 1.59; BC 3 (Specific product are absolutely be bargained) by 1.706.

So the elements "Specific product are absolutely be bargained" and "I do have a habit of bargaining for any product" show more significant effectiveness on the rural online shopping barriers in line with Bargaining Compatibility.

#### 5.4.6 Technology training

Technology training as one of the variables has its elements TT1 (I have less knowledge on online shopping) is 1.383 (1.363 + .020); in case TT 1 is amplified by one unit, the rural online shopping barrier will be increased by 1.383. in the same way, if the remaining four predictors increase by one unit, increase in the dependent variable for TT 2 (There is no training on online shopping for rural consumers) by 1.509; TT 3 (Physical retailer educates more than online retailer) by 1.529; TT 4 (It is painful and ambiguous to shop online) by 1.499 and TT 5 (I cannot learn the technology independently) by 1.387.

The weightage being exhibited greater in the items "Physical retailer educates more than online retailer" "There is no training on online shopping for rural consumers" "of Technology Education on the rural online shopping purchase.

#### 5.4.7 Network problems

Regarding Network problems, NP1 (More data is getting wasted for shopping online) is 1.407 (1.287 + 0.120); if NP1 is increased by 1 unit, the rural online shopping barrier will be accelerated by 1.407. Consequently whether the remaining variables increase by 1 unit, the dependent variable will be amplified for NP 2 (While online shopping I confront lot of problems with network) by 1.489; NP3 (Network issues always demotivates online buying behaviour) by 1.419.

Among the items with significance, customers feel that "I face a lot of network problems while shopping online" is highly valid since it carries highest weightage in explaining rural online shopping barriers.

## 6. CONCLUSIONS

- Shopping as personal and family responsibility to win the cost effectiveness can be achieved through physical retailing store which facilitates the sensory stimulation of touching, smelling and hearing. Certain products selected by rural people has specific nature which can be selected through confrontation at village shandies where most of the rural people furnish their hedonic needs also. The study concludes that the rural people enjoy and watch the products carefully, handles before buying out of their caring touch on shopping. Most of them are economic men who search for the least priced product with maximum possible benefits available in the market. Rural people can devote their time and energy to wander across the shandies or market till the final decision of purchase is taken.
- Special benefits offered through online shopping are moderately ignored by rural people due to their misbelief on the advantageous traits of online shopping. Certain traits such as fast ordering process, explored alternative products, assortments and promotional offers with high threshold are even not attractive to rural consumers since they are complacent enough in spending most time,

confinement of limited profiles and restricted to local products and markets. Though there are some new customers from rural, the repetitive purchase from the same customer is missing and uncertain. The reason might be the differential advantage from online shopping is less in comparison with physical retailing.

- Most of the rural consumers feel that the delivery of the product to their doorsteps is yet to be organised and performed efficiently since most of the shoppers have an agreement with courier services which are failed at many rural places. It is again burdensome to the rural consumer if they go to urban places to collect the product ordered through online where the perceived usefulness is found null.
- It is even applicable to urban consumers that the payment insecurity is witnessed and experienced by all. Nevertheless, the trust on any electronic media or device while honouring any financial transaction is always a challenge for e- shoppers for the consumers have the highest level of grievances on it. Not a surprise that the rural consumers do have more inhibitions on the security levels of financial transaction. Any small mistake happens as a bad experience will be exposed much and widespread in the rural environment thereby costs the security levels. So, corporates must note that the advantages walks slower than the disadvantage runs faster in rural places in this regard.
- Bargaining as an exceptional element for rural people. The practice of bargaining at urban places and markets is diminished gradually, but for the rural market, bargaining could be imperative integral activity for market transactions. Bargaining is successful and contagious backed up with economic and market constraints at the stand point of common-sense applications of both parties. Rural people believe that nothing can be bought without bargaining. On the other hand, sellers fix a pre-determined price included with bargaining margin by forecasting beforehand and at the time of bargaining, the price will be reduced to the extent of profitability. Products such as grains, horticulture, garments and locally made products tends to be bargained as a thumb rule and at some places of tribal and rural, there has been the practice of exchange of goods also. Certain practices stated above

can never be applicable to online shopping instead there is chance of auctioning for some products which looks like bargaining. Corporates may have an idea of a strategy formulation included with the chances of bargaining and exchanges for online shopping customers could benefit and enlighten the rural consumers for their habituated buying behaviour will be satisfied

- Since the category of rural demography is associated much with joint families, all kind of age and gender categories exists. Common minimum education as a big problem for many rural areas, is immensely challenging the technological adoption since the technological training is rejected by the dogmatic behaviour of different segments such as illiterates, housewife, farmers, labour and old people who generally block the knowledge flow relating to technology. It is evident that most of the villagers are against to mobile operations which costs their regular activities, but the recent schemes of the Government from central as well as state has enabled all the villagers getting connected to online banking with proper training and education. Somehow, it is confined to schemes itself and stretching the same to online shopping is very slow. An exclusive drive of technology adoption associated with certain rural cultural activities at the time of festivals and events may be conducted to initiate the interest on operational merits of online shopping.
- Network problems in the form of disturbances and interruptions are quite regular at villages. While processing the selection, order and transaction, a lot of interruptions and stoppages are occurred which create high level of annoyance and insecurity since the transaction is associated with money. Technological backup for rural people should be the way forward to gain the flawless network.

## DISCLAIMER

The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of

knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors

### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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