A Study on Online Shopping Behaviour in Rural Areas

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Abstract

Although e-commerce has completely changed the retail industry worldwide, little is known about how it will affect rural communities. In order to better understand the complex factors influencing rural consumers' interactions with e-commerce platforms, this study explores their online shopping behaviour with special reference in Dakshina Kannada dist. There are certain difficulties that are specific to rural areas, such as poor internet connectivity, a mobile-first culture, issues with trust, and a range of payment choices. The research provide a thorough understanding of the attitudes, preferences, and difficulties that rural consumers have when buying online.

The digital infrastructure in rural areas is the first dimension that is examined. In rural areas, mobile phones become the main access point to the digital world, therefore e-commerce sites have to make sure their user interfaces are mobile-friendly and can accommodate customers with different internet connectivity levels.

A key component of the study is the worries about trust and security raised by rural consumers who are used to traditional brick-and-mortar establishments and have doubts about the security of online purchases. In order to foster confidence among rural users, the research emphasizes the significance of strong security methods and techniques as well as the necessity of open communication about data protection and transaction security.

The landscape of payment preferences in rural areas is unique, with cash transactions continuing to have significant importance. According to the study, providing flexible payment options like cash-on-delivery has a big impact on how well-liked internet purchasing is in rural

areas. In order to close the gap between traditional and online retail, e-commerce enterprises must comprehend the socioeconomic aspects impacting these payment choices.

Another important issue influencing how people shop online in rural places is culture. Language is important; in order to connect with rural customers, e-commerce platforms must speak in the vernacular. A thorough examination of product relevance is conducted, emphasizing the need to customize offers to the unique requirements and tastes of rural communities in order to guarantee that e-commerce platforms are in line with regional cultural settings.

The paper also discusses longer delivery delays and higher shipping prices need to be addressed strategically in order to improve the overall effectiveness and dependability of the online purchasing experience.

This study analyses the various aspects on how online shopping consumer behaviour is impacted in rural areas.

Key words: E-COMMERCE, Digital Infrastructure, Trust And Security, Payment Preferences.

Introduction

A rural area, or countryside, is a place outside of towns and cities. It's a part of the land that isn't densely populated like urban areas. Rural areas are usually large, open spaces with fewer houses and people compared to busy cities.

India is a diverse country, and around 70% of its population lives in villages. These villages play a crucial role in the nation's economic development by producing food like grains, vegetables, and fruits. When these agricultural products are exported, it helps generate capital and foreign exchange earnings. The internet's arrival has caused a sort of revolution in India's online shopping scene. Many Indians are now buying things online, ranging from clothes and furniture to dog food and electronics. This big boost in e-Commerce has not only transformed how city-dwellers shop but is also gradually changing how people in rural areas shop.

Online shopping plays a significant role in today's society, with a growing number of urban professionals relying on it. This trend has expanded globally, attracting an increasing number of customers every day. Online shopping has permeated all sectors of the economy, and no organization can operate effectively without utilizing the internet. Many startups prioritize selling their products in the online market rather than the traditional market. The widespread accessibility of the internet in most areas attracts all business firms to leverage online marketing platforms. From small items to large-scale products, every business is focusing on the opportunities presented by the online platform. Consumers, too, increasingly prefer online platforms for purchasing products that meet their needs.

Most people reside in rural areas and rely on nearby shops for their purchases. When they need to buy any products, the majority of them travel to the nearest city to make their required purchases. Rural residents generally do not depend on online markets for various reasons. Marketers often target only urban populations when promoting online shopping. However, the literacy rate is increasing day by day, and the number of internet, smartphone, and PC users is growing steadily. People are transitioning from traditional purchasing methods to online transactions today. Nevertheless, in some rural places, individuals are hesitant to buy goods through online platforms, and there are various reasons for this reluctance.

Several studies identified few significant barriers that could prevent rural consumers from making internet purchases. Significant barriers were identified by the study, including the absence of a tangible touch factor, low confidence in product quality, privacy worries over personal and financial information, and the apprehension of goods not being returned or refunded. (Sagar M. Gaur and Dr. M. V. Sidhpuria 2019).

Some factors that affected the online buying behaviour of shoppers were easy buying procedure, variety of products, lower price of the products, various modes of payments, availability of information about product, and cash on delivery. (Rastogi, 2010). Consumer behaviour in engaging in online shopping is shaped by their willingness to accept the potential risks that may arise during transactions conducted on the internet. The perception of online risk is connected to situations where consumers must place trust in the technology involved in performing various tasks, such as searching and making purchases (Bianchi & Andrews, 2012).

Literature Review

The study (V. MEERA and Dr. R. GAYATHRI 2019) about rural shoppers in 8 districts of Tamil Nadu shows a big change in how people buy things, no matter where they live. Many folks in these areas buy stuff online, especially parents helping their children, especially those with an income of Rs. 20,000 or more. People with jobs like professional managers tend to shop online more. People prefer buying mobiles online rather than food, travel tickets, or cosmetics. The study also talks about how people in families wear different hats – sometimes they suggest things, sometimes they make decisions, and sometimes they even buy stuff. These findings help us understand how rural folks are changing the way they shop online. The study (DR. Mahjudin.MM, Ir. Nurmawati. MM, Indriana Kristiawati.SE.MM2019) People, especially in rural areas, are unsure about shopping from other countries online, even if they have money and know the language. City folks shop more online, mostly in the US and Europe. If online shopping feels safe and offers good prices and information, people like it in both cities and rural areas. But in some places, there's a worry that if it's safe, they might not see the product. In one city, Madiun, being unsure affects feeling safe and sharing information negatively. (Kaur, Savneet Kaur 2018) The study says that online shopping should be safe and easy for both buyers and sellers. Different kinds of people buy things online in different ways, depending on their age and preferences. Some people like online shopping because they can find a lot of different things and feel secure, while others may have concerns or trust issues. Even though people have different habits, most of them are happy with their online shopping experiences, showing that internet shopping is becoming more and more important. The Study (M. VIDYA 2017) says that more and more people in cities and villages in India are shopping online because lots of folks are using the internet, with about 462 million users in June 2017. New websites and easy access through phones and computers make it convenient. Important factors for people shopping online are comparing products easily, wanting to buy again online, and caring a lot about safety and privacy. Popular events like online ticketing by IRCTC and big sales from Flipkart, Amazon, and Snapdeal have added to this trend. To keep customers happy, online shops need to offer good quality stuff at good prices and deliver things quickly, especially for people in villages. according to (Sagar M. Gaur and Dr. M. V. Sidhpuria 2019),This study identified a few significant barriers that could prevent rural consumers from making internet purchases. Several significant barriers were identified by this study, including the absence of a tangible touch factor, low confidence in product quality, privacy worries over personal and financial information, and the apprehension of goods not being returned or refunded.

The diverse product selection has a significantly positive impact on online purchasing behaviour, particularly in rural areas. The lower prices that are provided by online platforms, coupled with enticing

discounts on popular sites like Amazon, Flipkart, and Paytm, serves as a strong motivator for rural customers to engage in online shopping. However, various discouraging factors hinders the adoption of online shopping in rural areas. The absence of a "touch and feel" experience creates a psychological gap for traditional consumers, who are limited to visualizing products on their computer and mobile screens. Trust issues and the fear of deception emerge as major deterrents to online sales, reflecting the need for enhanced consumer confidence. Concerns regarding product quality persist, with rural consumers apprehensive about the potential inferiority of online offerings due to the inability to physically assess products. Additionally, the lack of a reliable high-speed internet connection in many villages poses a significant obstacle to online purchases. Addressing these challenges is crucial to fostering greater acceptance of e-commerce in rural markets. (Zeenat Pathan 2019).

This study (R. Sureshkumar,2017) looks at why some people in rural areas like shopping online, while others don't. Some folks find it easy and convenient, with lots of options and time-saving benefits. On the other hand, some worry about delivery issues, product quality, and online security. Some people in rural areas are not familiar with online shopping due to limited education and lack of access to computers. To improve this, the study suggests improving things like infrastructure and communication, and educating people about using online services. It also recommends that companies build trust, improve distribution to remote areas, and compete well with local products. The study highlights the importance of rural consumers, the government's role in addressing challenges, and the need for standardization and awareness in online shopping. The internet has changed how things are sold, especially for educated folks like students who like shopping online. But some people are worried about online security, which stops them from buying stuff online. Making sure products are delivered safely is a challenge for online sellers who want to sell a lot. To fix these problems, sellers can offer more types of products and give extra discounts. The study says that, in general, people who shop online are happy. It says that online sellers should pay attention to prices and what happens after a sale to keep current customers and get new ones in this competitive time. (K. Jayaprakash* & A. Pavithra,2017).

The website design, trust, security, and product performance are crucial external factors influencing online shopping. However, delivery risk and financial risk do not significantly impact respondents' attitudes toward online shopping behaviour. This could be because urban area, where the study is conducted, is highly advanced and technologically developed. In such a mature online market, respondents may not face issues with product delivery and financial losses over the internet. (Hashim Shahzad 2015)

Objective of the Study

To Assess the Impact of Digital Infrastructure and Trust Factors on Rural Consumers in Online Shopping.

To Analyse the Role of Payment Preferences and Delivery Challenges in online shopping of rural people.

To identify the rural consumers attitude and level of awareness towards online purchasing.

To find out the factors that influence consumers to buy online and not to buy online.

Need for the Study

E-commerce has transformed how people shop globally, but we don't know much about how it affects rural areas. Unlike cities, rural places like Karkala, Moodbidri in Dakshina   Kannada   face   unique challenges and opportunities when it comes to online shopping. The use of e-commerce in rural areas is influenced by things like internet access, trust issues, how people prefer to pay, local culture, and problems with delivering goods. To understand how people in rural areas interact with online shopping, we need a detailed study. This research aims to uncover the ins and outs of how rural consumers shop

online, including their attitudes, preferences, and challenges. By looking into how mobile phones and the internet affect them, their worries about security, how they like to pay, the importance of their culture, and the difficulties with getting deliveries, the study wants to provide useful information. This information can help e-commerce businesses better serve the needs of rural communities, promoting economic growth that includes everyone and making sure the advantages of online shopping reach everyone, not just those in cities.

Scope of the study

This study aims to thoroughly explore how people in rural areas of Dakshina Kannada district interact with online shopping. We'll look at how their use of mobile phones, limited internet access, and a culture centred around mobile devices impact their online shopping habits. We'll also investigate the trust issues people may have with online purchases, especially when they are used to buying things in physical stores. The study will focus on how people in rural areas prefer to pay for their online purchases, emphasizing the importance of using cash and having options like paying when the item is delivered. Additionally, we'll consider the influence of language and cultural preferences on their choices when shopping online. The study will also tackle challenges such as delays in delivery and higher shipping costs, providing practical solutions to make online shopping more reliable and effective for rural communities. Ultimately, this research aims to give valuable insights to online businesses looking to better understand and serve customers in rural areas of Dakshina Kannada district.

Research Methodology

This study aims to understand how people in rural areas behave when they shop online. We used a descriptive research design, which means we focused on describing the characteristics of rural customers who have bought things from online stores. We didn't have a specific number for the total population, but we surveyed 137 people using questionnaires. We distributed 17 questionnaires to various online users using a convenient sampling technique.

The questionnaire asked about different aspects of online shopping, such as internet availability, data privacy, delivery challenges, preferred payment methods, trust and security concerns, and the impact of shopping sites on their choices. The questions were designed to explore what factors influence rural customers when they shop online.

We used a five-point Likert scale for responses, ranging from "Strongly agree" to "Strongly disagree." For analysis and to understand the socio-economic profile, we used descriptive statistics. Additionally, we performed factor analysis on SPSS to identify and reduce factors influencing consumer behaviour.

Hypothesis Testing

1.Null Hypothesis: There is no significant impact of Digital infrastructure on Rural consumer in Online Shopping

Alternative Hypothesis: There is significant impact of Digital infrastructure on Rural consumer in Online Shopping.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.574	2	.287	.311	.733ᵇ
	Residual	123.543	134	.922		
	Total	124.117	136			

The results indicating that the null hypothesis holds true—that there is no significant impact of digital infrastructure on rural consumers in online shopping—suggest a complex scenario in the realm of e-commerce within rural areas. While the absence of a significant impact might imply that digital infrastructure does not play a decisive role in shaping online shopping behaviour among rural consumers, it is essential to delve deeper into the context and potential contributing factors. Factors such as accessibility, awareness, and socio-economic conditions in rural areas might influence the observed outcome. It could be that other variables not considered in the hypothesis formulation are at play, contributing to the lack of a significant relationship between digital infrastructure and online shopping in rural settings. Further research and a more nuanced examination of the rural context, including factors beyond digital infrastructure, may provide a comprehensive understanding of the dynamics influencing online shopping behaviour in these areas.

2.Null Hypothesis: There is no significant impact of Trust Factor on Rural consumer in Online Shopping

Alternative Hypothesis: There is significant impact of Trust Factor on Rural consumer in Online Shopping

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.382	3	2.127	2.403	.070[b]
	Residual	117.735	133	.885		
	Total	124.117	136			

Interpretation:

The confirmation of the null hypothesis, stating that there is no significant impact of the trust factor on rural consumers in online shopping, implies a noteworthy finding in the study of e-commerce behaviour within rural areas. The absence of a statistically significant impact of trust on online shopping behaviour in rural settings may reflect a variety of factors that shape consumer decisions in these regions. It is essential to consider that trust in online transactions is a multifaceted concept influenced by various elements, including the reliability of online platforms, past experiences, and interpersonal relationships. The result may suggest that, in the specific context of rural areas, factors beyond trust, such as accessibility, affordability, and awareness, might play more pivotal roles in influencing online shopping behaviour. Further exploration into the nuances of trust and its interaction with other variables could provide a more comprehensive understanding of the dynamics shaping online consumer behaviour in rural settings.

3.Null Hypothesis: There is no significant relation between Payment Preferences of Rural consumer in Online Shopping.

Alternative Hypothesis: There is significant relation between Payment Preferences of Rural consumer in Online Shopping.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.846	3	4.949	5.978	.001^b
	Residual	109.264	132	.828		
	Total	124.110	135			

Interpretation:

The confirmation of the alternative hypothesis, stating that there is a significant relation between payment preferences of rural consumers in online shopping, sheds light on an important aspect of e-commerce behaviour in rural areas. This suggests that the way rural consumers choose to pay for their online purchases does have a notable impact on their overall online shopping behaviour. Understanding these payment preferences is crucial for businesses and policymakers seeking to cater to the specific needs of rural consumers. It may indicate that offering a variety of payment options or tailoring payment methods to align with rural preferences could potentially enhance the online shopping experience for rural customers. This finding underscores the significance of recognizing and adapting to the diverse payment behaviours within rural communities to foster a more inclusive and accessible online retail environment.

4. Null Hypothesis: There is no significant relation between Delivery Challenges of Rural consumer in Online Shopping.

Alternative Hypothesis: There is significant relation between Delivery Challenges of Rural consumer in Online Shopping.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.847	3	2.616	2.992	.033^b
	Residual	116.270	133	.874		
	Total	124.117	136			

Interpretation:

The confirmation of the alternative hypothesis, stating that there is a significant relation between delivery charges and the online shopping behavior of rural consumers, provides valuable insights into the dynamics of e-commerce in rural areas. This suggests that the cost associated with delivery plays a noteworthy role in shaping how rural consumers engage in online shopping. Understanding this relationship is crucial for businesses and policymakers aiming to enhance the accessibility of online shopping for rural communities. It implies that adjusting delivery charges or implementing strategies to make shipping more affordable could positively impact the online shopping experience for rural customers. This finding emphasizes the importance of considering the economic aspects, such as delivery costs, when designing online retail strategies for rural areas to foster a more inclusive and consumer-friendly online marketplace.
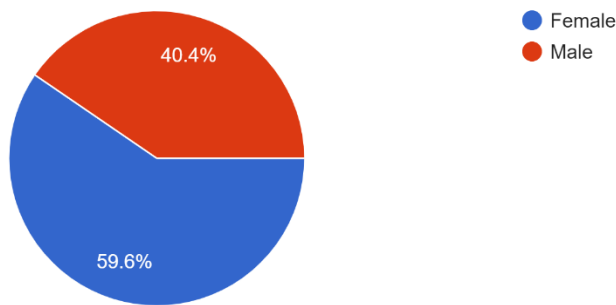
Data Interpretation
 1. Gender

Male
Female

Responses	No of respondents	Percentage
Male	55	40.4
Female	81	59.6

Gender
136 responses

Interpretation:

55 respondents, or 40.4% of the total participants, identified as male in the survey data, whereas 81 respondents, or 59.6% of the participants, identified as female. This suggests that a larger proportion of women were included in the sample. The gender distribution of the sample indicates a significant proportion of female respondents, which may indicate a potential gender imbalance or a higher probability of female survey participants than male respondents.

Age

18-28

29-38

39-48

49 & Above

| Response	No of Respondents	Percentage
18-28	115	84.6
29-38	10	7.4
39-48	9	6.6
49 & Above	2	1.5
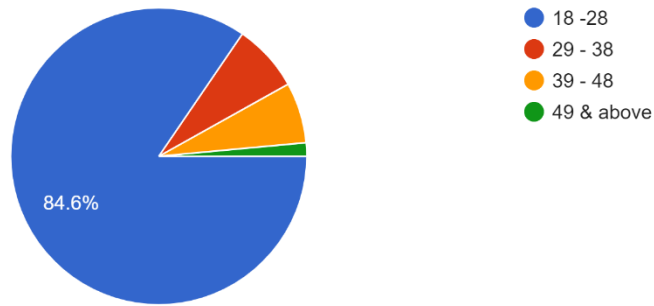
Interpretation

The age distribution of survey respondents indicates that 84.6% of them are in the 18–28 age range. This is a sizable majority. The age groups of 29–38 and 39–48 account for 7.4% and 6.6% of the total, respectively, a lesser representation. At 1.5 percent, those over 49 make up the smallest group. According to the survey's results, older age groups are less representative, and the majority of respondents are comparatively young.

How often do you engage in online shopping?

Never

Rarely

Occasionally

Frequently

Always

Response	No Of Respondents	Percentage
Never	2	1.5
Rarely	52	38.2
Occasionally	48	35.3
Frequently	25	18.4
Always	9	6.6
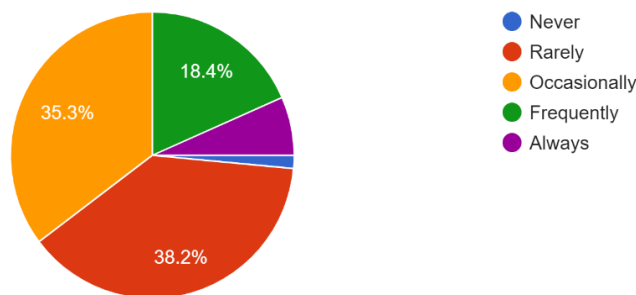
Interpretation:

Merely 1.5% of respondents to the survey said they never shop online. 36.3% of respondents shop online occasionally, compared to 38.2% who shop seldom. While 6.6% of people constantly purchase online, a smaller but significant share, 18.4%, shops online regularly. From the data, it can be seen that the respondents shopped online with varying frequencies; a considerable proportion of them shopped infrequently or never.
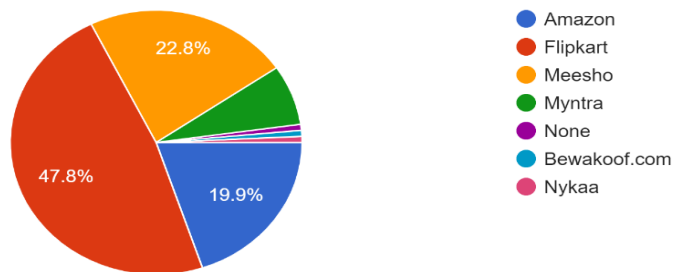
Which is the online website you prefer to shop online?

Amazon

Flipkart

Meesho

Myntra

None

Bewakoof.com

Nykaa

Response	No of Respondents	Percentage
Amazon	27	19.9
Flipkart	65	47.8
Meesho	31	22.8
Myntra	10	7.4
None	1	0.7
All the above	1	0.7
Nykaa	1	0.7

Interpretation:

According to the survey, 47.8% of respondents said Flipkart was their preferred online shopping platform out of all the listed websites. Amazon comes in second, selected by 19.9% of respondents. Third most popular is Meesho, preferred by 22.8% of respondents. With a range of 0.7% to 7.4%, Myntra, None, All the above, and Nykaa have the lowest preferences. Flipkart comes out on top overall, indicating that people are using it to shop online, according to the report.

5. How would you rate the mobile-friendliness of the e-commerce websites you use in rural areas?

Very poor

Poor

Neutral

Good

Very good

Response	No of Respondents	Percentage
Very poor	6	4.4
Poor	12	8.8
Neutral	43	31.6
Good	62	45.6
Very good	13	9.6
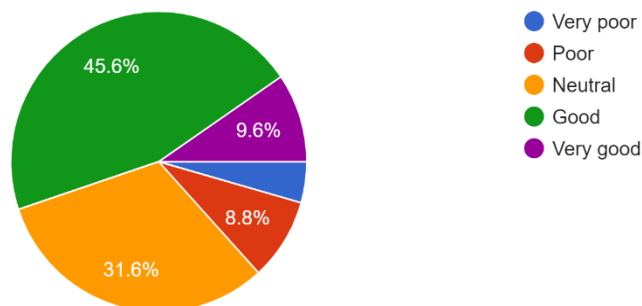
Interpretation

According to survey results, a sizable percentage of participants consider rural e-commerce websites' mobile friendliness to be adequate. More specifically, 9.6% thought it was "Very good," and 45.6% thought it was "Good." However, 31.6% of respondents selected the "Neutral" option, indicating a sizeable proportion that had a neutral position. Just 13.2% of respondents voiced discontent; 8.8%

called it "poor" and 4.4% called it "very poor." In general, it appears that most participants view rural e-commerce websites' mobile friendliness as either neutral or positive.

Do you face any challenges related to internet connectivity while shopping online in rural areas?
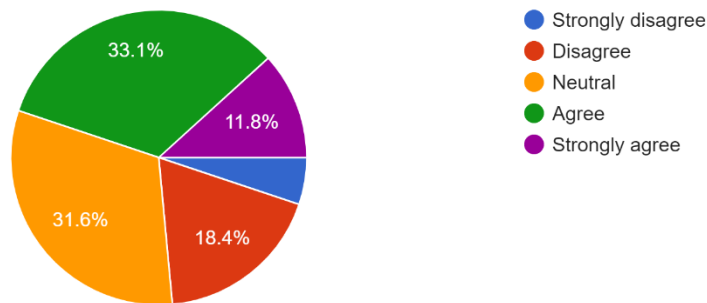
Strongly disagree

Disagree

Neutral

Agree

Strongly agree

Response	No of Respondents	Percentage
Strongly Disagree	7	5.1
Disagree	25	18.4
Neutral	43	31.6
Agree	46	33.1
Strongly agree	16	11.8

Interpretation

According to the survey result, a sizable percentage of participants in rural locations do experience difficulties with internet connectivity when making online purchases. The statement was agreed with by around 33.1% of participants, with 11.8% strongly agreeing. However, 31.6% of respondents were neutral on the matter, and 23.5% disagreed (18.4% disagree and 5.1% strongly disagree). Based on the data, it appears that a significant percentage of people living in rural locations have trouble connecting to the internet when they shop online.

How important is the availability of cash-on-delivery as a payment option for your online purchases?
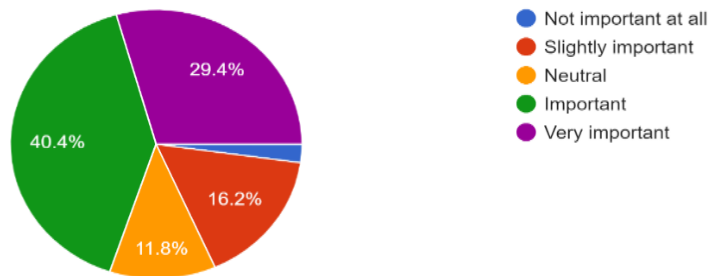
Not important at all

Slightly important

Neutral

Important

Very important

Response	No of Respondents	Percentage
Not important at all	3	2.2
Slightly important	22	16.2
Neutral	16	16
Important	55	40.4
Very important	40	29.4

Interpretation:
According to the survey, a sizable majority of participants believe that having cash-on-delivery (COD) available as a payment option is crucial for their online transactions. In particular, 29.4% regarded it as very important, and 40.4% thought it was important. Furthermore, 16.2% of respondents said it significantly important, while 2.2% of respondents said it is Not important at all. About 16% of respondents had no opinion on how important COD is. When making online purchases, a sizable percentage of respondents seem to favor the ability to pay cash on delivery, according to the data as a whole.

To what extent do concerns about trust and security impact your decision to shop online in rural areas?

Not at all

Slightly

Moderately

Very much

Extremely

Response	No of Respondents	Percentage
Not at all	9	6.6
Slightly	23	16.9
Moderately	47	34.6
Very much	46	33.8
Extremely	11	8.1

Interpretation

The survey reveals that trust and security concerns have a considerable impact on the decision to shop online in rural areas for a majority of respondents. Approximately 33.8% of participants indicated that these concerns affect them very much, while 34.6% reported a moderate impact. Additionally, 16.9% stated a slight impact, and 8.1% found it extremely impactful. A smaller portion, 6.6%, mentioned that trust and security concerns do not impact their decision at all. Overall, the data suggests that a significant number of respondents in rural areas are influenced by considerations of trust and security when deciding to engage in online shopping.
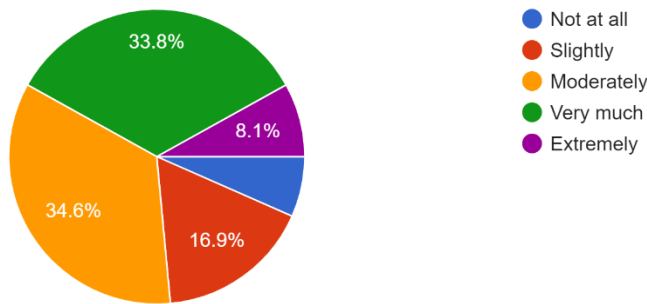

What are your main concerns about online shopping security in rural areas?

Data protection

Transaction security

Privacy concerns

All of the above

Less prices and offers

Internet unavailability

Response	No of respondents	Percentage
Data Protection	20	14.6
Transaction security	62	45.3
Privacy Concerns	50	36.5
All of the above	3	2.2

|		
Less prices and offers	1	0.7
Internet unavailability	1	0.7
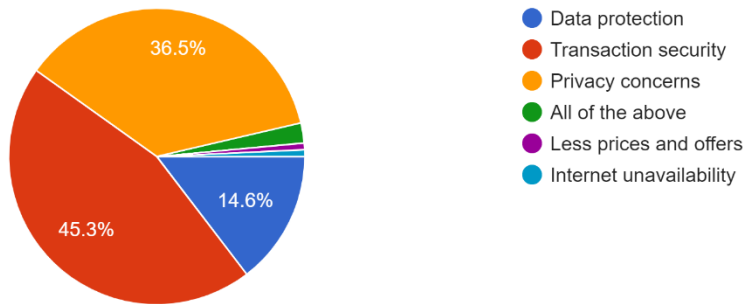
Interpretation:

In rural areas, people seem to be primarily concerned about the security of their transactions while shopping online, with 45.3% of respondents highlighting this as their main worry. This indicates a significant apprehension about the safety of financial transactions, possibly due to a lack of trust in online payment systems or fear of unauthorized access. Privacy concerns also play a substantial role, as 36.5% of respondents express worry about how their personal information is handled during online shopping. The relatively lower emphasis on data protection (14.6%) suggests that while people are concerned about their information, they may be more focused on the immediate security of transactions and the overall privacy of their online activities. Interestingly, very few respondents seem to prioritize factors like less prices and offers (0.7%) or internet unavailability (0.7%), indicating that security and privacy issues take precedence over potential cost savings or connectivity challenges in the context of rural online shopping.

Do you feel confident in the security measures employed by e-commerce platforms in safeguarding your information during online transactions?

Very confident

Confident

Neutral

Not confident

Response	No of respondents	Percentage
Very confident	8	5.9
Confident	59	43.4
Neutral	60	44.1
Not confident	9	6.6
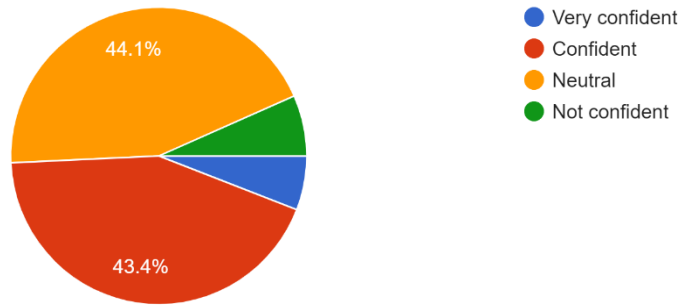
Interpretation:

The survey indicates that respondents' confidence in the security measures employed by e-commerce platforms during online transactions varies. A majority, 44.1%, expressed a neutral stance, suggesting a level of uncertainty or indecision regarding the security measures. On the positive side, 43.4% feel confident, with 5.9% being very confident in the security measures. Conversely, 6.6% stated that they are not confident in the security measures. Overall, while a significant portion remains neutral, a substantial number of respondents express confidence in the security measures employed by e-commerce platforms during online transactions.

What is your preferred mode of payment for online purchases in rural areas?
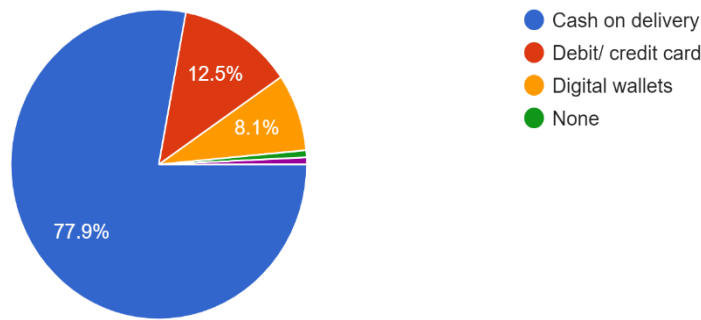
Cash on delivery

Debit/ credit card

Digital wallets

None

| Response	No of respondents	Percentage
Cash on delivery	106	77.9
Debit/credit card	17	12.5
Digital wallets	11	8.1
None	1	0.7

Interpretation

The survey indicates that the most preferred mode of payment for online purchases in rural areas is cash on delivery, chosen by a significant majority of 77.9% of respondents. Debit/credit cards are the second most popular choice, with 12.5% opting for this method. Digital wallets follow with 8.1% preference. A very small percentage, 0.7% each, indicated none or cryptocurrency as their preferred mode of payment. The overwhelming preference for cash on delivery suggests a prevalent reliance on traditional payment methods in rural areas for online purchases.

How does the availability of cash-on-delivery influence your decision to shop online?

Strongly influences

Moderately influences

Neutral

Slightly influences

Does not influence

Response	No of Respondents	Percentage
Strongly influences	46	33.8
Moderately influences	30	22.1
Neutral	22	16.2
Slightly influences	21	15.4
Does not influences	17	12.5
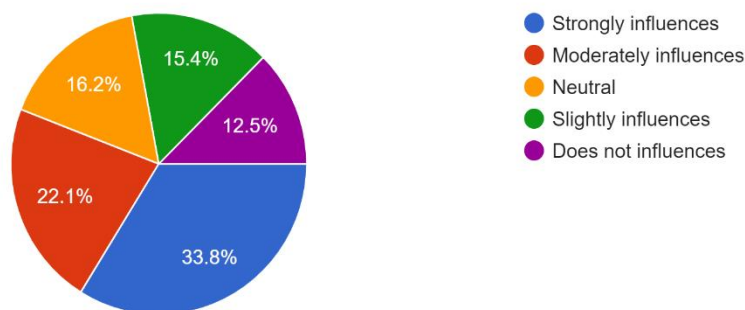
Interpretation

The survey indicates that the availability of cash-on-delivery (COD) significantly influences the decision to shop online for a substantial number of respondents. About 33.8% mentioned that it strongly influences their decision, and 22.1% stated a moderate influence. Additionally, 15.4% reported a slight influence, while 12.5% said it does not influence their decision at all. A smaller proportion, 16.2%,

remained neutral on the impact of COD. Overall, the data suggests that for a considerable portion of respondents, the option of cash-on-delivery plays a significant role in influencing their decision to engage in online shopping.
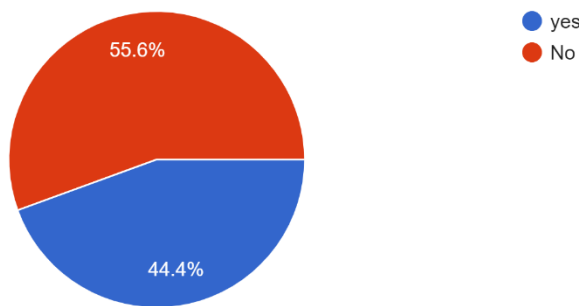
Top of Form

Are you ready to purchase if there is no cash on delivery?

Yes

No

Response	No of respondents	Percentage
Yes	60	44.4
No	75	55.6

Interpretation

The survey indicates that a majority of respondents, accounting for 55.6%, are not ready to make a purchase if the option of cash on delivery is unavailable. On the other hand, 44.4% expressed a willingness to proceed with a purchase even if cash on delivery is not available. This suggests that for a significant portion of the surveyed individuals, the presence of cash on delivery is a crucial factor influencing their decision to make online purchases.

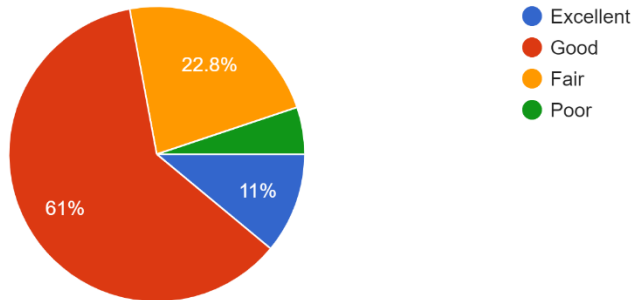**How would you rate the timeliness of product deliveries in rural areas for online purchases?**

Excellent

Good

Fair

Poor

Response	No of Respondents	Percentage
Excellent	15	11
Good	83	61
Fair	31	22.8
Poor	7	5.1

Interpretation

The survey indicates that a majority of respondents are satisfied with the timeliness of product deliveries in rural areas for online purchases. Specifically, 61% rated it as good, and 11% considered it excellent. Additionally, 22.8% found it to be fair, while a smaller percentage, 5.1%, expressed dissatisfaction, rating it as poor. Overall, the data suggests a positive perception of the timeliness of product deliveries, with a significant majority finding them either good or excellent.

How satisfied are you with the communication skills of the delivery personnel, such as providing updates on delivery status or contacting you if needed?
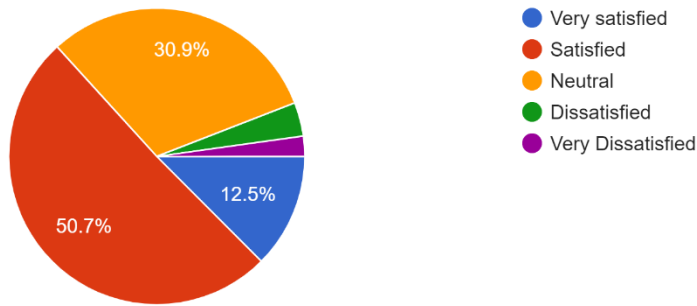
Very satisfied

Satisfied

Neutral

Dissatisfied

Very Dissatisfied

Response	No of Respondents	Percentage
Very satisfied	17	12.5
Satisfied	69	50.7
Neutral	42	30.9
Dissatisfied	5	3.7
Very Dissatisfied	3	2.2

Interpretation

The survey results suggest that a majority of respondents are satisfied with the communication skills of delivery personnel when it comes to providing updates on delivery status or contacting them if needed. Specifically, 50.7% expressed satisfaction, with 12.5% being very satisfied. Additionally, 30.9% remained neutral on this aspect, indicating neither satisfaction nor dissatisfaction. A smaller percentage, 3.7%, reported dissatisfaction, and 2.2% were very dissatisfied with the communication skills of delivery personnel. Overall, the data suggests a generally positive sentiment regarding the communication skills of delivery personnel among the surveyed individuals.

How satisfied are you with the current delivery options in your area, including the convenience of delivery to your doorstep?
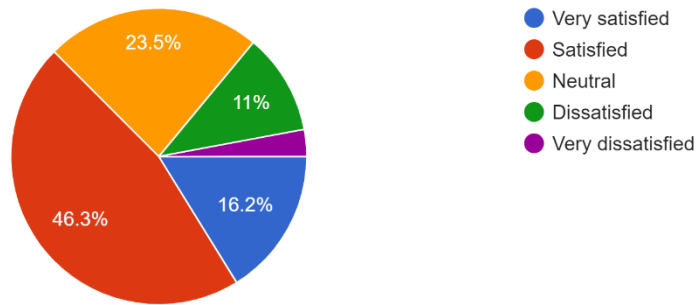
Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied

Response	No of Respondents	Percentage
Very Satisfied	22	16.2
Satisfied	63	46.3
Neutral	32	23.5
Dissatisfied	15	11
Very dissatisfied	4	2.9

Interpretation

The survey findings indicate that a significant portion of respondents are satisfied with the current delivery options in their area, considering the convenience of delivery to their doorstep. Specifically, 46.3% expressed satisfaction, with 16.2% being very satisfied. Additionally, 23.5% remained neutral on this aspect, suggesting an ambivalent stance. A smaller proportion, 11%, reported dissatisfaction, and 2.9% were very dissatisfied with the current delivery options. Overall, the data suggests a generally positive sentiment regarding the convenience and satisfaction with delivery services among the surveyed individuals in the area.

Conclusion

The studies on how people in rural areas shop online showed some interesting things. First, when looking at how the internet and technology affect rural shoppers, it turns out that the quality of the internet and technology doesn't seem to make a big difference in how people in rural areas shop online. However, when we looked more closely, we found that things like how easy it is to get online, how much people know about online shopping, and their economic situation do play a role. This means that it's not just about having good internet—it's about a bunch of different things.

In another study about trust, we found that trusting the online shopping process itself doesn't seem to be a big deal for people in rural areas. What matters more are things like whether the online store is reliable, their past experiences, and their relationships with others. This tells us that building trust in online shopping is more about these specific factors in rural areas, like how much people can trust the store and their overall experiences, rather than just trusting online shopping in general.

When it comes to how people pay for things online, we discovered that the ways rural consumers prefer to pay do have a significant impact on their overall online shopping habits. This means that businesses and people in charge of making rules need to pay attention to how people in rural areas like to pay for things online. Offering different payment options or adjusting payment methods to fit what people prefer could make online shopping better for those in rural communities.

Lastly, we found that the cost of getting things delivered plays a big role in how people in rural areas shop online. If the delivery charges are too high, it can affect how people use online shopping. So, it's important for businesses and those making the rules to think about how much it costs to get things delivered and maybe find ways to make it more affordable. This shows that it's not just about the technology but also about the money side of things.

To sum it up, all these findings show that online shopping in rural areas is influenced by a mix of things like internet quality, trust in specific online stores, how people like to pay, and the cost of delivery. It's

like putting together a puzzle where all these pieces fit together to create the whole picture. More research and looking at all these factors together can help us understand how to make online shopping work better for people in rural areas.

Suggestions

To make online shopping better for people in rural areas, we have some suggestions based on what we found in our studies. First, even though the internet quality might not be the main thing, we can try to make it easier for people in rural areas to get online. This includes making the internet more accessible, telling them more about online shopping, and adapting strategies to fit their money situation.

Next, we saw that trust is important. So, businesses should focus on making online shopping platforms reliable, giving customers good experiences, and building relationships. This way, people in rural areas will feel more comfortable shopping online. It's like creating a trustworthy and friendly environment through clear communication, good customer service, and connecting with the community.

Another suggestion is to offer different ways to pay for things online. People in rural areas like different payment options, so businesses and policymakers can work together to provide choices that suit everyone. This could mean teaming up with local financial services, giving flexibility in payment methods, and making sure the payment process is safe and easy.

Finally, since delivery charges matter, businesses can think about making shipping more affordable. This might include adjusting the delivery fees, finding cheaper ways to ship, or giving discounts for buying more items at once. Working with delivery companies to find efficient routes and costs can also help make online shopping more accessible and budget-friendly for people in rural areas.

In summary, these suggestions show that we need to look at different things to make online shopping better for people in rural areas. By dealing with internet access, building trust, offering varied payment options, and making deliveries more affordable, businesses and policymakers can create a friendly and inclusive online shopping experience for people in rural communities. It's important to keep learning and working together to make sure these strategies fit the specific needs of rural consumers.

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