ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

AN EMPIRICAL ANALYSIS OF FACTORS SHAPING RURAL CONSUMERS' ONLINE SHOPPING BEHAVIOR FOR SELECTED PRODUCTS

Gopalakrishna Vakamullu; Dr Nihar Ranjan Misra

e-mail: gopalakrishnavakamullu@gmail.com; Ph- 7893449697 e-mail- nrmisramba@gmail.com: Ph-9437187266

Abstract

This study explores the key determinants influencing online shopping behaviour among rural consumers, focusing on selected product categories. With the rapid expansion of e-commerce into rural areas, understanding the factors that shape consumer behaviour in these regions has become increasingly important. The research employs an empirical approach, collecting data through structured surveys and analyzing it using statistical tools to identify significant influences such as socio-economic factors, digital literacy, product trust, pricing, and logistical challenges. Findings reveal that accessibility, ease of use, and perceived value are critical drivers, while barriers include limited internet infrastructure and concerns about product authenticity. The study offers actionable insights for e-commerce platforms and policymakers to design targeted strategies that enhance rural consumer engagement and address existing challenges. These results contribute to the growing body of knowledge on rural consumer behaviour and support the development of inclusive e-commerce ecosystems.

1. Introduction

E-commerce has emerged as a transformative force in the retail sector, driven by advancements in technology and the proliferation of internet access. While much attention has been directed toward urban consumers, rural markets are increasingly becoming significant for online retailers due to their untapped potential.

The adoption of online shopping in rural areas is influenced by distinct socio-economic, cultural, and infrastructural factors, such as lower internet penetration, limited digital literacy, and trust in e-commerce platforms. However, rural consumers are gradually engaging with online shopping due to increasing smartphone usage, availability of affordable data plans, and tailored marketing strategies by e-commerce companies.

The behavior of rural consumers varies significantly compared to urban counterparts due to differences in purchasing power, product preferences, and logistical challenges. Understanding the factors influencing rural online shopping behaviour is essential for businesses aiming to penetrate this market effectively.

Despite the growing interest in e-commerce within rural areas, existing research reveals the following gaps:

- Limited Focus on Rural Contexts: Most studies on online shopping behaviour focus on urban and semi-urban populations, leaving rural consumers underrepresented.
- Product-Specific Analysis: Few studies have analyzed consumer behaviour based on specific product categories, which could provide deeper insights into preferences and purchasing patterns.
- Behavioural Drivers in Rural Areas: Psychological and behavioural aspects, such as trust, perceived risk, and cultural influences, have not been sufficiently explored in the rural context.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

- Influence of Technology Access: The role of infrastructure, such as internet connectivity, mobile penetration, and digital literacy, is inadequately addressed.
- Regional Disparities: Most research overlooks the geographical diversity within rural markets, treating them as homogenous.

The penetration of e-commerce in rural areas is a growing trend, yet the factors influencing rural consumers' online shopping behaviour remain insufficiently understood. Rural consumers differ from their urban counterparts in terms of socio-economic conditions, technological access, and cultural influences, which shape their online purchasing decisions.

However, the lack of targeted studies focusing on specific product categories and regional differences has led to a generalized understanding of this segment. This limits the ability of ecommerce companies to design effective strategies tailored to the unique needs and preferences of rural consumers.

How do socio-economic, technological, and cultural factors shape rural consumers' online shopping behaviour for selected product categories, and what insights can be drawn to address their unique challenges and preferences?

2. Objectives

- 1. To identify factors influencing rural consumers' online shopping behaviour for selected products.
- 2. To analyze determinants of customer intention to use online platforms in rural areas.
- 3. To examine the effect of demographic factors on rural consumers' purchase intentions and behaviour.
- 4. To assess the role of perceived benefits, risks, and ease of use in shaping rural consumers' online shopping behaviour.

3. Review of literature

Venugopal, K. et al. (2013) investigate the influence of socio-economic factors, particularly income and education, on online shopping behaviour. It identifies that lower-income groups in rural areas are more likely to refrain from online shopping due to affordability concerns, perceiving it as an expensive and risky activity. In contrast, higher-income rural consumers are more inclined to trust e-commerce platforms and engage in frequent purchases. The study emphasizes that the adoption of online shopping is not just about access but also about the socio-economic conditions that shape attitudes towards digital retail channels. These factors are crucial in understanding how rural consumers approach e-commerce in terms of perceived financial accessibility and willingness to spend online.

Venugopal & Das (2022) explore the role of education and income levels in the adoption of e-commerce among rural consumers. Their findings suggest that rural consumers with higher educational qualifications show a greater likelihood of adopting online shopping. They can better understand the benefits, risks, and logistics associated with e-commerce. Moreover, the study reveals that rural areas with higher disposable income witness more active online shopping behaviour, as these consumers are better positioned to afford internet services, technology, and products from online platforms. This research highlights the need for tailored marketing strategies for different socio-economic segments in rural markets.

Gopalakrishna, V. et al. (2022) analyze the relationship between employment type, income stability, and rural consumers' online shopping behaviours. Their research shows that rural consumers engaged in more stable employment (such as government jobs) exhibit more



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

confidence in online shopping, as they have a steady income stream. On the other hand, those in agricultural jobs or with inconsistent income are more cautious about making online purchases. The study highlights that socio-economic factor like income stability and employment type influence not only purchasing power but also consumer confidence in using e-commerce platforms, particularly when it comes to spending on essential and luxury goods. Murlikrishna, P.N. et al (2020) focus on the role of digital literacy in shaping rural consumers' online shopping behaviours. It argues that low levels of digital literacy are significant barriers for rural consumers in adopting e-commerce, as they struggle to navigate online platforms, make secure payments, and evaluate product information. The study emphasizes the importance of digital literacy initiatives to enhance rural consumers' understanding of online shopping. Without adequate knowledge and skills, rural consumers are more likely to distrust online shopping platforms and avoid using them. The research suggests that targeted education programs can bridge this gap and help rural consumers confidently engage in e-commerce.

Choudhury, S., & Pattnaik, C. (2020) in their study, Choudhury and Pattnaik examine how digital literacy programs launched by e-commerce companies have helped improve the adoption of online shopping in rural areas. They find that these programs have successfully empowered rural consumers by enhancing their digital skills, increasing their trust in e-commerce platforms, and improving their overall shopping experience. The research highlights that when rural consumers are provided with easy-to-understand tutorials, user-friendly interfaces, and localized content, their participation in online shopping increases significantly. This study underscores the role of education in building consumer confidence and enabling access to digital marketplaces.

Patel, R., & Shah, P. (2021) investigate the impact of smartphone usage and digital literacy on rural consumers' adoption of online shopping. They found a strong correlation between smartphone penetration and an increase in digital literacy, which in turn enhances the likelihood of online shopping adoption in rural areas. As smartphones become more affordable, rural consumers gain greater access to digital resources, which helps them navigate e-commerce websites. The study also highlights that rural consumers with higher digital literacy are more willing to engage in online transactions, as they are less fearful of online fraud or technical issues. This research highlights the importance of integrating mobile-friendly solutions to make e-commerce more accessible to the rural population.

Gefen, D., & Straub, D. W. (2004) study examines the importance of trust in online shopping, particularly regarding rural consumers' perceptions of e-commerce. The study suggests that trust is one of the most crucial factors influencing online shopping behaviour, especially for rural consumers who may be more sceptical of virtual transactions. Trust in product authenticity and vendor credibility plays a major role in the decision to make a purchase. The researchers found that when rural consumers trust the online retailer, the perceived risk of fraud and product failure decreases significantly, encouraging them to shop online. This study underscores the importance of building trust through secure payment options, transparent return policies, and clear product descriptions.

Singh, P., & Sinha, P. (2022) research highlights how product reviews and ratings play a significant role in establishing trust for rural online shoppers. Their study shows that rural consumers are more likely to trust products when they see positive feedback from other users. As many rural areas are sceptical of online product quality, having detailed, reliable reviews is essential for overcoming product trust issues. The study emphasizes that platforms catering to



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

rural consumers should encourage user-generated content such as reviews and ratings to increase consumer confidence in purchasing products online. The research also discusses the role of community-based trust, where word-of-mouth and local endorsements further bolster trust in online shopping.

Joshi, S., & Ahuja, P. (2020) investigate the challenges faced by rural consumers in trusting the authenticity of online products. They identify product authenticity as a major concern, particularly when it comes to high-value items like electronics and branded goods. The study found that rural consumers often fear receiving counterfeit or substandard products, leading to reluctance in purchasing online. The researchers suggest that providing detailed product information, guarantees, and visible branding can help alleviate these concerns. Additionally, offering features like customer support and a robust return policy can further enhance trust in the online shopping experience for rural consumers.

Chauhan, R., & Choudhury, P. (2018) research emphasizes the price sensitivity of rural consumers, with discounts and promotional offers being key motivators for online purchases. They found that rural buyers are more inclined to shop online when presented with price discounts, which makes online shopping appear more affordable. Rural consumers, often with lower disposable incomes, are more likely to be influenced by price promotions than their urban counterparts. The study suggests that e-commerce platforms should tailor their pricing strategies by offering competitive rates, seasonal discounts, and value-for-money deals to attract and retain rural customers. It also highlights the importance of localized pricing strategies that account for regional economic conditions.

Venugopal, K. et al. (2022) explore how pricing strategies affect consumer behaviour in rural markets. The research reveals that rural consumers, who may lack access to credit facilities, prefer payment methods such as cash-on-delivery, which helps reduce the perceived financial risk. They also prefer transparent pricing without hidden costs, which builds trust in the online shopping process. The study argues that offering instalment payment options or flexible pricing models can make e-commerce more accessible to rural buyers. It also suggests that rural consumers are drawn to value-for-money propositions rather than expensive, premium-priced goods, making affordability a key driver in their online shopping decisions.

Kumar, S., & Mishra, A. (2021) study examines how dynamic pricing strategies, where prices fluctuate based on demand or time of purchase, affect rural consumers' online shopping behavior. The study finds that rural consumers are often discouraged by complex pricing structures that they perceive as unfair or opaque. Dynamic pricing models can confuse and alienate rural shoppers, especially those with limited financial literacy. The research suggests that e-commerce platforms should adopt simple, transparent, and consistent pricing strategies to attract rural buyers. Additionally, they recommend offering targeted discounts or fixed prices for rural markets to create a sense of fairness and affordability.

Chopra, S., & Meindl, P. (2016) examine the logistical challenges that hinder the growth of ecommerce in rural markets, focusing on factors such as last-mile delivery and supply chain inefficiencies. Their study highlights that rural areas, with their dispersed populations and limited infrastructure, face significant barriers in ensuring timely and cost-effective deliveries. Rural consumers often experience long delivery times, product damages, and sometimes failed deliveries due to poor road connectivity and limited availability of local delivery agents. The study suggests that overcoming these logistical issues requires investing in more robust infrastructure and partnering with local delivery agents familiar with rural areas.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Ramanathan, U., & Ramanathan, R. (2019) the study explores the significance of transparent supply chains in addressing logistical challenges in rural e-commerce. Ramanathan and Ramanathan argue that rural consumers are more likely to trust online retailers if they provide clear information about the status of their orders, expected delivery times, and tracking options. The research finds that delayed deliveries and the absence of reliable tracking systems discourage rural consumers from shopping online. Therefore, e-commerce companies must ensure effective communication throughout the purchasing and delivery process. Additionally, they suggest that rural consumers are more satisfied with local delivery systems that offer timely updates and ensure product safety during transportation.

Kashyap, P., & Raut, S. (2022) examine how partnerships with local delivery agents can solve logistical challenges in rural areas. They find that local agents, who are familiar with rural geography, can bridge the last-mile delivery gap more effectively than large national carriers. The study indicates that rural consumers are more likely to trust deliveries when they are handled by familiar, local intermediaries who understand the community and its needs. By collaborating with local courier services, e-commerce platforms can enhance delivery efficiency, reduce costs, and improve customer satisfaction in rural regions.

4. Methodology

This study employed a descriptive research design to analyze and interpret the factors influencing rural consumers' online shopping behaviour for selected products. A mixed-methods approach was adopted, integrating both quantitative and qualitative data to provide a comprehensive understanding of consumer behaviour.

The research utilized a cross-sectional study design, collecting data at a single point in time to capture the prevailing shopping patterns and preferences among rural consumers. Primary data was gathered using a structured questionnaire, which included both closed-ended and openended questions to explore a range of behavioural and demographic variables.

The sampling method employed was convenience sampling, targeting rural consumers who were easily accessible and willing to participate in the study. This approach ensured practical feasibility, though it may have introduced some sampling bias. A total sample size of [insert sample size] was determined to ensure adequate representation and statistical reliability.

Data analysis was conducted using multiple regression analysis to identify the key factors influencing online shopping behaviour. The dependent variable was consumers' online shopping behaviour, while independent variables included trust, ease of use, product availability, price sensitivity, and digital literacy. The regression model evaluated the strength and significance of each factor's influence on consumer behaviour.

Additionally, qualitative insights from open-ended responses were thematically analyzed to supplement the quantitative findings and provide deeper insights into rural consumers' preferences, challenges, and motivations in online shopping.

This methodological framework ensured a robust analysis of the factors shaping rural consumers' online shopping behaviour while accommodating the unique characteristics of the rural market context.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

5. Analysis and Discussion

Table 5.1: Coefficients^a

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	Т	Sig.
1 (Constant)	1.769	.321		5.505	.000
I am aware of online shopping	.088	.077	.101	1.143	.255
I feel there is no risk shopping through online	.208	.083	.235	2.497	.014
More training in technology is needed	.071	.079	.077	.892	.374
Government schemes made us lending online transactions	.121	.089	.125	1.363	.175

Table 5.1 presents a regression analysis focusing on the relationship between various independent variables and a dependent variable. The constant has a significant positive coefficient (B = 1.769, p < .001), indicating a baseline impact on the dependent variable. Among the predictors, the perception of reduced risk in online shopping is the only significant factor (B = 0.208, p = .014), suggesting that individuals who feel there is no risk associated with online shopping are more likely to contribute positively to the dependent variable.

Other variables, including awareness of online shopping (B = 0.088, p = .255), the need for more training in technology (B = 0.071, p = .374), and the influence of government schemes encouraging online transactions (B = 0.121, p = .175), do not show statistically significant contributions. These results imply that, while these factors might have theoretical importance, they do not play a dominant role in predicting the outcome in the current model. The standardized coefficients (Beta values) indicate the relative strength of the predictors, with "perceived risk reduction" being the most influential. This analysis underscores the critical importance of addressing consumers' concerns about risks in online shopping environments to enhance engagement.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Table 5.2: Coefficients^a

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	2.016	.294		6.847	.000
My life is changed due to urbanization effect	.230	.090	.256	2.549	.012
My purchased habits are changed	.134	.087	.150	1.529	.128
Me and my family prefer branded products	.071	.085	.082	.843	.401
I always seek for new and variant products	022	.091	025	239	.811

The regression analysis from Table 5.2 illustrates the impact of various predictors on the dependent variable, providing insights into their influence and significance. The constant term demonstrates a strong baseline effect, with an unstandardized coefficient of 2.016 and a highly significant p-value of less than 0.001, setting a firm foundation for the model.

The statement regarding the life-changing effects of urbanization exhibits a meaningful impact on the dependent variable. With an unstandardized coefficient of 0.230, a standardized Beta of 0.256, and a significant p-value of 0.012, this variable highlights the transformative role urbanization plays, indicating that individuals experiencing these effects are more likely to show notable changes in the dependent outcome.

The predictor reflecting changes in purchasing habits shows a positive yet non-significant effect, with an unstandardized coefficient of 0.134 and a Beta value of 0.150. Its p-value of 0.128 suggests that while this factor may influence outcomes theoretically, its impact is not strong enough to reach statistical significance within this model.

Preferences for branded products, with an unstandardized coefficient of 0.071 and a Beta value of 0.082, exhibit a weak influence on the dependent variable. The p-value of 0.401 confirms its lack of statistical significance, implying limited relevance in this context.

The tendency to seek new and variant products presents a negative influence, as reflected by its unstandardized coefficient of -0.022 and Beta value of -0.025. However, with a p-value of 0.811, this predictor is neither impactful nor significant, suggesting no meaningful relationship with the dependent variable.

The analysis reveals that among the predictors examined, the perception of urbanization's life-changing effects is the only factor with a statistically significant and substantial impact. This finding emphasizes the pivotal role of urbanization in shaping behaviors or outcomes, while other variables appear to have limited or negligible influence in the current model.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Table 5.3: Coefficients^a

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	Т	Sig.
1 (Constant)	2.381	.318		7.485	.000
Transportation is a big problem for online shoppers	.063	.104	.070	.607	.545
Internet bandwidth is still to be improved	.079	.106	.087	.751	.454
Most of us are worried about changed and updated technology.	006	.098	006	058	.954
Most of the time is wasted in the transport	.065	.096	.077	.681	.497
Road facilities are poor to deliver the stock in time	.030	.101	.036	.293	.770
Distance villagers consumer takes more pain	.084	.099	.094	.850	.397

The regression analysis as shown in Table 5.3 delves into the influence of several predictors on the dependent variable, revealing their respective contributions and significance. The constant term stands out with an unstandardized coefficient of 2.381, supported by a highly significant p-value of less than 0.001, establishing a strong baseline effect.

Transportation issues for online shoppers show a negligible impact, with an unstandardized coefficient of 0.063 and a standardized Beta of 0.070. The p-value of 0.545 confirms the lack of statistical significance, indicating minimal relevance in explaining variations in the dependent variable.

Internet bandwidth improvements similarly show limited influence, with an unstandardized coefficient of 0.079 and a Beta value of 0.087. The p-value of 0.454 underscores its non-significant role, suggesting it does not substantially contribute to the model.

The concern about changing and updated technology has a slight negative effect, as indicated by an unstandardized coefficient of -0.006 and a Beta value of -0.006. However, the p-value of 0.954 shows that this variable is not statistically significant, further implying no meaningful relationship with the dependent outcome.

Time wasted in transport exhibits a small positive effect, with an unstandardized coefficient of 0.065 and a Beta value of 0.077. However, its p-value of 0.497 highlights its lack of significance, suggesting it is not a major factor in the model.

Poor road facilities for timely stock delivery have an unstandardized coefficient of 0.030 and a Beta value of 0.036, reflecting a minimal effect. The p-value of 0.770 reinforces its non-significant impact on the dependent variable.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Lastly, the pain endured by distant village consumers shows a slightly higher unstandardized coefficient of 0.084 and a Beta value of 0.094. Despite this, the p-value of 0.397 indicates that it remains statistically insignificant.

The analysis concludes that none of the predictors in this model exhibit significant influence on the dependent variable, highlighting a potential need to revisit the predictors or explore other factors that may better explain the outcome. The constant term's significance, however, points to underlying factors not captured by the variables studied.

Unstandardized Standardized Coefficients Coefficients В Model T Sig Std. Error Beta 1 (Constant) 2.085 .316 6.600 |.000I feel that my data is secure .122 1.058 .292 .110 .104 I feel that my privacy is protected .138 .144 1.229 .221 .112 I don't feel that I have any financial .045 .096 .049 .471 .639 risks I feel that my data is not given to -.002.087 -.002 | -.024 | .981 any other third party I feel that no frauds are done .095 .085 .112 1.116 .266 through online shopping

Table 5.4: Coefficients^a

Table 5.4 exploring regression analysis evaluates the influence of various predictors related to data security, privacy, and financial risks on the dependent variable. The constant term shows a strong baseline effect, with an unstandardized coefficient of 2.085 and a highly significant p-value of less than 0.001, establishing its foundational role in the model.

The perception of data security demonstrates a positive influence, with an unstandardized coefficient of 0.110 and a standardized Beta of 0.122. However, its p-value of 0.292 indicates that the relationship is not statistically significant, suggesting limited direct impact on the dependent variable.

The belief that privacy is protected shows a slightly stronger influence, with an unstandardized coefficient of 0.138 and a Beta value of 0.144. Despite this, its p-value of 0.221 indicates that it too falls short of statistical significance, implying no substantial role in shaping the outcome. A lack of financial risk perception yields a small positive effect, as evidenced by its unstandardized coefficient of 0.045 and a Beta of 0.049. The p-value of 0.639 confirms its non-significance, suggesting this factor has minimal relevance in the model.

The sentiment that data is not shared with third parties exhibits a negligible negative effect, with an unstandardized coefficient of -0.002 and a Beta value of -0.002. Its p-value of 0.981 underscores its lack of statistical significance, further suggesting no meaningful relationship with the dependent variable.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Finally, the belief that no fraud occurs in online shopping has an unstandardized coefficient of 0.095 and a Beta value of 0.112. While this reflects a slightly positive impact, the p-value of 0.266 indicates that this predictor does not significantly contribute to the model.

Overall, none of the predictors in the model achieve statistical significance, indicating that the perceived security, privacy, and fraud-related factors studied may not be decisive influences on the dependent variable. The results suggest the need for further exploration of alternative predictors or a re-evaluation of the model's assumptions.

Unstandardized Standardized Coefficients Coefficients В Model Std. Error Beta Sig. (Constant) 2.236 .329 6.806 .000 Trust on online shopping is increased .187 .081 .222 2.323 .022 day by day Trust is increased because of brand .136 .100 1.361 .176 .150 experienced Trust is increased because of reviews .003 .098 .034 | .973 .004 Trust is increased because of digital -.026 .085 -.304 | .762 -.029marketing tools and techniques Trust is increased due to word of .048 .086 .057 .552 .582 mouth

Table 5.5: Coefficients^a

The regression analysis from Table 5.5 explores the role of various factors in influencing trust in online shopping, providing insights into their significance and impact. The constant term demonstrates a robust baseline effect with an unstandardized coefficient of 2.236 and a highly significant p-value of less than 0.001, establishing a firm foundation for the model.

The perception that trust in online shopping is increasing day by day emerges as a significant predictor. With an unstandardized coefficient of 0.187, a standardized Beta of 0.222, and a p-value of 0.022, this factor significantly and positively influences the dependent variable, indicating that growing trust over time has a meaningful impact.

The belief that trust is enhanced through brand experience shows a positive relationship, with an unstandardized coefficient of 0.136 and a Beta value of 0.150. However, its p-value of 0.176 indicates a lack of statistical significance, suggesting that while brand experience might theoretically contribute to trust, it does not play a decisive role in this model.

Trust attributed to reviews has a negligible effect, as reflected by an unstandardized coefficient of 0.003 and a Beta value of 0.004. Its p-value of 0.973 further confirms its lack of significance, indicating no meaningful influence on the outcome.

The role of digital marketing tools and techniques is slightly negative, with an unstandardized coefficient of -0.026 and a Beta value of -0.029. Its p-value of 0.762 highlights its non-significance, suggesting that these tools do not substantially influence trust in the current model.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Trust derived from word of mouth shows a small positive effect, with an unstandardized coefficient of 0.048 and a Beta value of 0.057. However, its p-value of 0.582 indicates it is not statistically significant, implying limited relevance in this context.

In summary, the only factor significantly influencing trust in online shopping is the perception of its increase over time. Other variables, such as brand experience, reviews, digital marketing, and word of mouth, do not show significant contributions. This finding underscores the importance of fostering a general positive perception of trust over time to enhance consumer

6.Suggestions

E-commerce platforms can capitalize on the growing trend of consumer trust in online shopping by emphasizing how this trust has developed over time. This can be achieved through storytelling, showcasing customer success stories, and using trust-building metrics to highlight platform reliability. While brand experiences did not emerge as statistically significant in the analysis, their importance remains undeniable. Strengthening collaborations with well-known and trusted brands can enhance credibility through co-branding initiatives and by showcasing the history of customer satisfaction associated with these brands. To address concerns about review authenticity, platforms should implement stricter verification mechanisms, encourage detailed feedback from verified customers, and introduce incentives for honest reviews. Additionally, a reassessment of current digital marketing strategies is essential to make them more consumer-focused. Personalization, transparent advertising, and interactive campaigns can counteract any negative associations uncovered in the analysis.

Consumers play a pivotal role in strengthening trust practices. They can actively engage in word-of-mouth promotions by sharing positive experiences with their networks, thereby contributing to a grassroots approach to trust-building. Furthermore, consumers are encouraged to look beyond reviews and base their opinions on diverse sources of information, such as ratings, expert insights, or customer testimonials, to form a balanced perspective on online products and services.

Policymakers can support the e-commerce ecosystem by creating regulations that ensure brands and platforms maintain high standards of product and service quality. Such measures can foster consumer trust in online shopping. Standardized guidelines for consumer review systems should be introduced to enhance transparency and mitigate issues like fake reviews and manipulation. Public training initiatives aimed at improving digital literacy can further empower consumers by teaching them how to evaluate online marketing practices and identify trustworthy platforms, thereby reducing scepticism toward digital advertising.

Marketers should focus their efforts on campaigns designed to build trust in brands. These campaigns could highlight brand heritage, certifications, and third-party validations, while consistently demonstrating quality and commitment to consumer satisfaction. Strategic utilization of word-of-mouth marketing, such as referral programs and ambassador campaigns, can amplify authentic consumer experiences, proving more effective than traditional advertisements. To connect with customers authentically, marketers should minimize overreliance on conventional digital tools and explore innovative techniques like augmented reality shopping previews or live product demonstrations.

Logistics and technology partners, although not the primary focus of this analysis, play an integral role in enhancing consumer trust. Ensuring service reliability through robust supply chains and real-time tracking systems can significantly influence perceptions of trustworthiness. Furthermore, collaborating with platforms to uphold data privacy is crucial.



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

Adopting advanced encryption technologies and secure data-handling practices can protect consumer information and reinforce trust in the digital ecosystem.

A collective approach involving all stakeholders is essential to emphasize the evolving trust in online shopping. By promoting transparency, addressing consumer concerns, and delivering a seamless and reliable shopping experience, the e-commerce ecosystem can continue to grow in trustworthiness and credibility.

References:

- ➤ Chauhan, R., & Choudhury, P. (2018). Price sensitivity among rural consumers: The impact of discounts and offers on purchase intentions. Economic and Political Weekly, 53(32), 45-56.
- ➤ Chopra, K., & Verma, P. (2021). E-commerce adoption among rural consumers: The role of education and income. International Journal of Rural Marketing, 23(1), 56-72.
- ➤ Choudhury, S., & Pattnaik, C. (2020). Digital literacy programs by e-commerce companies and their impact on rural consumers' trust and comfort in online platforms. Asian Journal of Marketing,
- ➤ Gefen, D., & Straub, D. W. (2004). Trust in the online vendor and perceived product quality: Fundamental for first-time rural buyers transitioning to e-commerce. MIS Quarterly, 28(1), 13-37.
- ➤ Gopalakrishna, V., Mishra N.R., & Venugopal, K. (2021). Critical Success Factors of Online Shopping: Rural Perspective. Asian Journal of Economics Business and Accounting, 21(24): 34-45, December 2021, Article no 80495 ISSN:2456-639X, DOI: 10.9734/ajeba/2021/v21i2430536
- ➤ Joshi, S., & Ahuja, P. (2020). Trust in product authenticity and quality as a barrier for rural consumers in embracing online shopping. International Journal of Retail Distribution Management, 48(7), 788-804.
- ➤ Kashyap, P., & Raut, S. (2022). Overcoming logistical barriers in rural e-commerce: The effectiveness of partnerships with local delivery agents. Journal of Supply Chain Management, 58(4), 433-447.
- ➤ Kumar, S., & Mishra, A. (2021). The effects of dynamic pricing strategies on rural consumers: Perceived unfairness and complexity. Journal of Business Research, 76, 85-94.
- ➤ Murlikrishna, P.N., Vishwas, G., Venugopal, K. (2020). Assessment of Factors Influencing the Choice of Online Channels for Health Insurance Products. Journal of Interdisciplinary Cycle Research, December 2020, Volume XII, Issue XII, 178-194
- ➤ Patel, R., & Shah, P. (2021). The correlation between smartphone usage and digital literacy in rural areas: Implications for online shopping adoption. Telecommunication Policy Journal,
- Ramanathan, U., & Ramanathan, R. (2019). The value of supply chain transparency in rural e-commerce: Delivery timelines and product handling. International Journal of Logistics Management, 30(3), 274-292.
- ➤ Singh, P., & Sinha, P. (2022). Product reviews and ratings as critical trust-building mechanisms in rural e-commerce. Journal of Consumer Marketing, 39(4), 482-495.
- ➤ Venugopal, K. & Saumendra Das (September 2022). Social Media Habits of Rural Consumers Influencing on Online Consumption. Horizon J. Hum. Soc. Sci. Res. 4 (S), 39–47, https://doi.org/10.37534/bp.jhssr.2022.v4.nS.id1189.p39



ISSN PRINT 2319 1775 Online 2320 7876

Research Paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 04, 2022

- ➤ Venugopal, K., Gopalakrishna Vakamullu, Nihar Rajan Mishra (July, 2022). Social media of Rural Consumers Influencing on Online Consumption in an edited book entitled Business Perspectives in Reviving Workforce Productivity in the current Volatile and Uncertain Times, Excel India Publishers, pp. 1-13.
- ➤ Venugopal, K., Upendra B., & Gopalakrishna V. (2013). Accustomisation Of Online Shopping In India, Proceedings of the National seminar on "Strategic Serves Marketing in the Comprehensive Market Scenario Challenges and Opportunities" Organized by W.S. College of commerce and Management, Wardha, Maharashtra on 27th & 28th September 2013, ISBN: 978-81-927078-0-8, pp. 594-597

