

# Original Research Article

## **BLOCKS TO ONLINE PURCHASE BEHAVIOUR: RURAL PERSPECTIVE**

### **ABSTRACT**

Emancipated studies have explored the rural consumer behaviour that exceptionally are diversified with respect to products, services and brands in specific, wherein, the media habits have been found imperative due to the shift of technology adaptation from bricks to clicks. Yet, the pace of increase in online shopping by rural consumers is found unequal when compared to urban, though the urbanisation at the standpoint of technology usage grows fast. The aim of this study is to identify the barriers to online shopping and assess the strength of determinants influencing rural consumer behaviour exclusively. Srikakulam District as the study area, a method mix of descriptive design, mixed approach of qualitative and quantitative study, convenience sampling and cross sectional survey has been carried out. Data collection through primary and secondary sources has been analysed and interpreted with the inferential statistics of ANOVA and Multiple regression analysis. Diversified weightages of certain items under variables i.e. Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems which have paved the way to certain outcomes related to the barriers. Management implications on the results have been turned into conclusions and recommendations to the related community.

Keywords: Online Shopping, Rural purchase Behaviour, Barriers to online shopping, Srikakulam District, Multiple regression Analysis.

### **1. BACKGROUND OF THE STUDY**

As it was identified by many corporates which has made them investing much on rural marketing and the success rate is prospective enough as far as the universal coverage of their products and services. Rural marketing has had its glorious growth with a considerable shift of rural consumers from traditional practices of buying to modern.

The ORG survey 2011 specified certain products which they did not use previously have been habituated and the elasticity of the products assortment has also been evident. Nagaraja B, (2004) stated the behaviour of rural consumer as influenced by neighbourhood and environment which can be observed now a days with a change of urban transition so as to find the scope for the length and breadth of product mix. Online shopping has been the sole counterpart for all physical retailing industry in India with user's base of 450 million in 2007 approximately, which has driven more employment and entrepreneurship (Economic times, 2017).

Trends in online shopping such as making sales waves of apparels and mobiles maximum CODs' attractive and different offers which can pave the way for an unstoppable growth in the years to come. Purchase Decisions through online shopping by rural people could be the combination of the trend expected in future. As it had been planned by Pepsi and Coca-Cola long back and succeeded with absolute physical distribution and sales promotion activities, corporates related to retailing and

online shopping have been in the process of facilitating all the comforts to rural consumers in order to increase the purchases through online shopping. Yet the behaviour of rural consumers is much exposed with traditional and emotional attributes who psychologically have certain dogmatic barriers against online shopping.

The literature reviewed has concluded that though there have been a lot of studies on online shopping and rural purchase behaviour separately .since the importance is being given to rural consumers the way of extending the delivery services to some villages by online shoppers, the adoption possibilities of rural consumers are expected to be increased. But the sales trends show that there has not been significant growth even though many villagers are in the track of urbanization hence the hidden psychological and other barriers must have been playing vital role of sales inconsistency. To fill the gap of rural purchasing behaviour through online at the stand point of barriers associated with rural environment has been identified by the researchers and the determinants found imperative are Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems .

The study area rural places of Srikakulam district which has major density of rural population and rural environment. Most of the people are not highly educated and technologically poor, facilities and infrastructure have been in the phase of improving as yet so for the purpose aimed in this research was well served with the survey conducted on rural consumers of Srikakulam district, AP

## **2. OBJECTIVES OF THE STUDY**

- The main objective of the study is to assess the determinants of barriers to online shopping by rural consumers.
- The specific objectives of the study is to assess the impact of Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems on the increase in rural purchase through online shopping.

## **3. METHODOLOGY**

The study area selected for the study was the district of Srikakulam, A.P. consisting of greater rural density of population and considered as the most backward district in the state of Andhra Pradesh. Srikakulam has 38 mandals which have been into urban transition through many interventions by the government. The consumers from rural segments are gradually habituated to online shopping with a moderate pace of purchase.

The study has been carried out with the descriptive design research and adopted the mixed approach of qualitative and quantitative design. The data from journals and documents as secondary data and the data through distributing self-administered questionnaire to rural consumers as primary data have been collected. The non-probable sampling method of convenience sampling technique has been adopted since the sample frame (Rural consumers of online shopping) is multifaceted and complicated enough to list out. The sample size determined was 388 through the formal calculation sourced from Yamane (1967) and Malhotra and Birks (2006). The data collected has been analysed with ANOVA to find the significance level of independent factors on the rural purchase

through online shopping where all the barrier determinants are found significant. Thereby Multiple Regression Analysis was used to know the strength of each item of independent variables explaining the dependant variable through SPSS 23.

In continuation with the analysis, the conclusions were made backed up with management implications and certain recommendations were also made to disseminate to related communities.

#### **4. LITERATURE REVIEW**

Most of the people prefer physical retail channel for they can feed the sensory attributes such as smelling, touching, tasting and hearing have significance influence on online shopping (Falk et al., 1994). The importance of handling products before purchase is quiet found in urban places rarely but in rural places frequently.it has been found that the customers' desire for handling merchandise in online before purchasing is not possible all the time and inability of refund process leads to have negative attitudes on online shopping (Fenech, T., & O'Cass, A.,2001). Traditionally speaking, the rural consumers are well accustomed with certain purchase behaviour of barter and exchange system which might have not been continuing but most of the transactions which can be observed in village shandies in associated with high level of bargaing, perhaps the time of shopping is elastic due to come down to price out of bargaing expected by rural consumer (Koppala Venugopal et al, 2020).

While researching the impact of internet shopping on consumer behaviour, Fayu Zheng (2006) stated the determinants influencing were found to be e-shopping nature, website, and security, privacy, and trustworthiness have impact on online shopping along with online consumer behaviours. Nevertheless, where there is a risk to be taken, there must be the level of trust which always proves to be imperative. Risk as well as uncertainty are intrinsically connected to any transaction provided at the standpoint of B2C online relationships (McCole et al., 2010).

Internet as a channel being famous and popular in its usage levels by different segments of people since the trust developed on the vendors online with the elements of familiarity and acceptance as the prerequisites that go hand in hand (Gefen, 2000). Vary the experiences of internet users are, that bring out the ranges of detrimental to positive or in the middle road (Beldad et al., 2010). Consequently, Almousa, M. (2013) has stated that trust as a barrier to technology adaption and specifically to the buying behaviour online which could be termed as perceived risk and the reason found behind is the distrust on the retailers who are not in direct interaction.

When it comes to the rural consumer behaviour, trust with respect to technology may not be dogmatic totally, but the level of acceptance is not significant enough due to certain reasons of conventional thinking and past experiences.

Swinyard and Smith (2003) recognise that delivery delays and order return issues are two aspects being highly considered by the customers where the presence of the customer is challenging to forecast, and home deliveries classically end up with high rates of failure that leads to increased delivery costs and costs the time of other consumers as well (Pan et al. 2017).

Since rural places are quite afar from the urban place where the courier operators take place, the mobility and delivery take much time and for some specific place are blocked. Secured delivery is another problem.

Consumers focus on the retailer credibility as a part of security and protection of payment while shopping online through credit and debit cards. As specified by Fayu Zheng (2006) in their research, the payment insecurity is one of the major factors which will narrow the possibilities of purchasing any products through online. A study on shoppers' behaviour: on the decision of online shopping investigated that one of the major causes that inhibit consumers from online shopping is unsecured payment which has significant effectiveness (Chayapa Katawetawaraks & Cheng Lu Wang, 2011). Consequently, other studies related to online shopping also revealed that the payment security issues out of respondents' experiences while shopping is ambiguous and risky which is not well perceived by many consumers.

According to Chang et al (2004), the transition from traditional buying behaviour to modern mode of buying behaviour has been quite evident and the increase of online shopping can be well explained by the higher rate of shift. Yet, the significant barriers identified by Chang et al (2004), Miniwatts Marketing Group (2010), and Lee et al (2007) are the access to internet and network as well as the culture.

It has in fact, been a phobia for rural consumers that the tiny money that they have in their accounts may be stolen by someone technologically. It is because of their ignorance and illiteracy on technology education which leads to high insecurity.

As it is evident that the rural people as a whole, are habituated to bargain every product irrespective of Brand and company which we can witness either in village shandies or any outlets. This practice of bargaining way become culture and felt attitude related to the capability of getting the product at the minimum possible price (Koppala Venugopal & D.Vishnu Murty, 2019).

Binbin He and Christian Bach (2014) stated the exceptional negative sub factors such as confidentiality, system security, method of payment, dependability, are critical factors of online shopping with respect to payment and refund policy. Though there is a refund policy for every e-shopper, the policy is not well understood by the rural people and also the time being taken to refund the product is intolerant by rural consumers. So they have continues fear of an inhibition whether the product is replace or not.

The quantity of information refers to accessing abilities with adequate information while shopping online shopping where the reliability represents the vendors' provision of information to the consumers which boosts up the consumer confidence levels (S. Janda et. al. 2001) Absolute and exact information provided to the retailers can lead to eradicate the phobias and ambiguities of customers on either the product or company (D. R. Deeter-Schmelz et al., 2006).

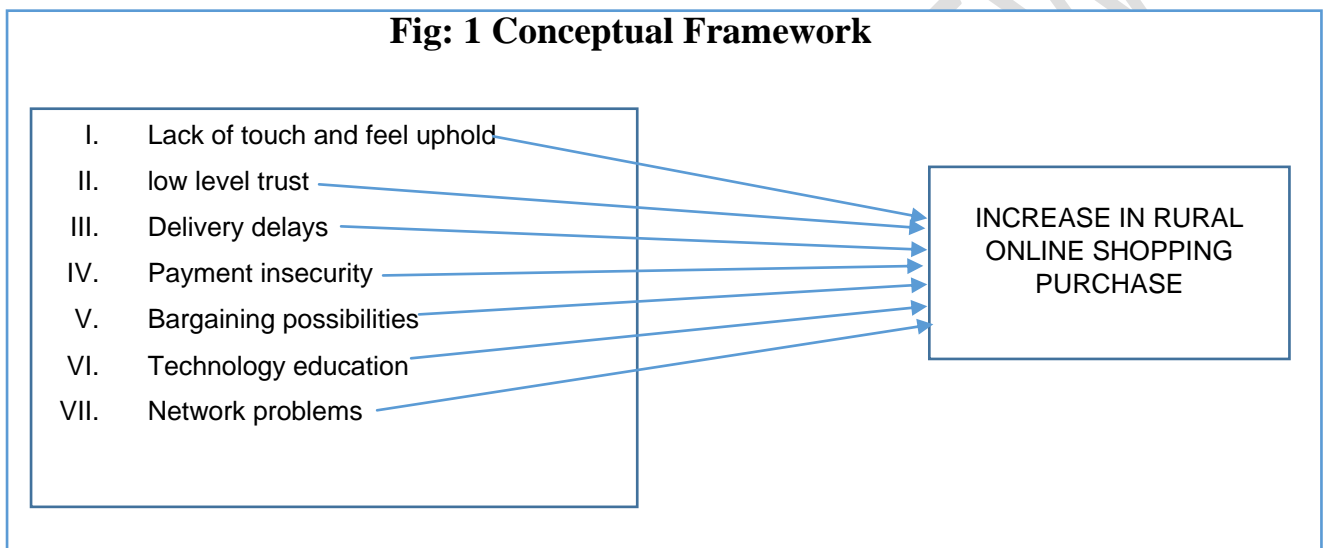
Since the technology is updated every now and then to become internet expertise as become a key variable of online buying with respect to gather information regarding company product through internet and computer (Goldsmith, R.E. & Goldsmith, E.B., 2002).

Maniglier Sophie and Renouf Manon (2012) besides the influencing factors positively towards online shopping, also specified the discouraging factors such as the trial of the product before purchase which is a regular practise in physical shopping, dissatisfaction phobias, network and internet disturbances, exchange problems, customer service challenges and order tracking.

Since the rural places do not have sufficient infrastructure with respect to internet network, the problems such as incomplete transactions time taking while surfing website connectivity and payment incompletions make the rural consumer more tensed and leads to fear of losing either money or product. Additionally logistical tracking of product since from packing to delivery is challenging enough due to the poor network at rural laces

The literature gathered in line with rural consumer properties and priorities, the barrier determinants decided by the researcher are Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems.

The independent and dependant variables have been portrayed in the conceptual framework explaining the relationship among as shown in Fig- 1



## 5. ANALYSIS AND INTERPRETATION

### 5.1 Model Summary:

*Table.1 Model Summary*

| Model                            | R    | R Square | Adjusted R Square | Std. Error of the Estimate |
|----------------------------------|------|----------|-------------------|----------------------------|
| 1. Lack of touch and feel uphold | .443 | .197     | .195              | .69061                     |
| 2. Low level trust               | .433 | .187     | .184              | .69299                     |
| 3. Delivery delays               | .417 | .174     | .172              | .69803                     |
| 4. Payment insecurity            | .458 | .210     | .209              | .68535                     |
| 5. Bargaining possibilities      | .362 | .131     | .129              | .71766                     |
| 6. Technology education          | .399 | .159     | .157              | .70408                     |
| 7. Network problems              | .401 | .161     | .160              | .70336                     |

As shown in table 1, R Square value for the independent variable Lack of touch and feel uphold factor is 0.197, it means all the levels of items in the variable contributing 19.7 per cent in increase in rural

online shopping purchase. The remaining 80.3 is being contributed by other unknown variables. Similarly, the percentages contributed by other elements i.e. Low level trust with 18.7, Delivery delays with 17.4, Payment insecurity with 21.0, Bargaining possibilities with 13.1, Technology education with 15.9 and Network problems with 16.1 percent.

### 5.2 ANOVA Test:

**Table .2 ANOVA**

Table.2 shows the relationship among the Increase in rural online shopping purchase with the independent variables i.e. Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems. The F value between dependant variable and Lack of touch and feel uphold predictor is 108.080, Low level trust is 67.320, Delivery delays is 92.474, Payment insecurity is 234.606, Bargaining possibilities is 88.194, Technology education is 66.405 and Network problems is 112.449. The values for all Barrier variables show high significance with 0.000 at the level of 0.01.

So it can be concluded that all the barrier factors are showing high significant influence on the Increase in rural online shopping purchase.

| Model                            | Sum of Squares | df | Mean Square | F       | Sig. |
|----------------------------------|----------------|----|-------------|---------|------|
| 1. Lack of touch and feel uphold | 206.191        | 4  | 51.548      | 108.080 | .000 |
| 2. Low level trust               | 193.975        | 6  | 32.329      | 67.320  | .000 |
| 3. Delivery delays               | 180.234        | 4  | 45.058      | 92.474  | .000 |
| 4. Payment insecurity            | 220.390        | 2  | 110.195     | 234.606 | .000 |
| 5. Bargaining possibilities      | 136.268        | 3  | 45.423      | 88.194  | .000 |
| 6. Technology education          | 164.595        | 5  | 32.919      | 66.405  | .000 |
| 7. Network problems              | 166.889        | 3  | 55.630      | 112.449 | .000 |

### 5.3 Multiple Regression Analysis:

**Table. 3 Coefficients**

| Model | Lack of touch and feel uphold                    | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|-------|--|-----------------------------|------------|---------------------------|--------|------|
|       |  | B                           | Std. Error | Beta                      |        |      |
| 1     | (Constant)                                       | .977                        | .078       |                           | 12.598 | .000 |
|       | I do not feel like shopping when it is online    | .229                        | .024       | .281                      | 9.475  | .000 |
|       | There is entertainment while shopping physically | .007                        | .021       | .009                      | .340   | .734 |

|  |      |      |      |       |      |
|--|------|------|------|-------|------|
| Some products cannot be selected without touch and feel  | .057 | .014 | .101 | 4.188 | .000 |
| Online shopping do not give the satisfaction of purchase | .113 | .017 | .163 | 6.739 | .000 |

**Model low level trust**

|   |   |       |      |       |        |      |
|---|---|-------|------|-------|--------|------|
| 1 | (Constant)  | 1.187 | .068 |       | 17.396 | .000 |
|   | Online shopping websites are not trustworthy.                           | -.046 | .018 | -.096 | -2.481 | .013 |
|   | I expect I will not increase online shopping in future.                 | .093  | .018 | .196  | 5.130  | .000 |
|   | My all financial informational remain in their register and may misuse. | .110  | .020 | .152  | 5.422  | .000 |
|   | Online websites do not increase customer interest.                      | .036  | .014 | .063  | 2.516  | .012 |
|   | I believe that there are less benefits provided by online shopping      | .145  | .020 | .205  | 7.107  | .000 |
|   | People behind selling through online are unknown and distrust           | .017  | .012 | .034  | 1.382  | .167 |

**Model Delivery delays**

|   |  |       |      |      |        |      |
|---|--|-------|------|------|--------|------|
| 1 | (Constant)   | 1.291 | .067 |      | 19.244 | .000 |
|   | It is taking much time to deliver the product ordered. | .033  | .014 | .054 | 2.387  | .017 |
|   | Delivery delays do nor serve my problem.               | .081  | .019 | .120 | 4.268  | .000 |
|   | Transportation difficulties lead to delivery delays.   | .043  | .018 | .063 | 2.341  | .019 |

|                                       |  |       |      |      |        |      |
|---------------------------------------|--|-------|------|------|--------|------|
|                                       | Most of the times, we collect the products by going to the agency                  | .185  | .020 | .271 | 9.085  | .000 |
| <b>Model Payment insecurity</b>       |  |       |      |      |        |      |
| 1                                     | (Constant)   | 1.152 | .064 |      | 18.066 | .000 |
|                                       | I doubt on payment security and my money may be lost                               | .227  | .020 | .307 | 11.275 | .000 |
|                                       | Payment while ordering the product is unsafe                                       | .136  | .019 | .198 | 7.299  | .000 |
| <b>Model Bargaining possibilities</b> |  |       |      |      |        |      |
| 1                                     | (Constant)   | 1.526 | .062 |      | 24.704 | .000 |
|                                       | I do have a habit of bargaining for any product                                    | .136  | .019 | .195 | 7.188  | .000 |
|                                       | I lose a lot of money from online shopping due to lack of bargaining possibilities | .028  | .011 | .064 | 2.614  | .009 |
|                                       | Specific product are absolutely be bargained                                       | .116  | .017 | .180 | 6.640  | .000 |
| <b>Model Technology education</b>     |  |       |      |      |        |      |
| 1                                     | (Constant)   | 1.363 | .065 |      | 20.916 | .000 |
|                                       | I do not know much about online shopping.  | .011  | .016 | .020 | .701   | .484 |
|                                       | Nobody educates me about online shopping in rural places                           | .076  | .014 | .146 | 5.585  | .000 |
|                                       | Physical shopper give more education than online shoppers                          | .118  | .024 | .166 | 4.998  | .000 |
|                                       | I take a lot of pains and confusions while shopping online                         | .094  | .022 | .136 | 4.293  | .000 |
|                                       | I cannot learn the technology independently  | .010  | .010 | .024 | .971   | .332 |
| <b>Model Network problems</b>         |  |       |      |      |        |      |

|   |   |       |      |      |        |      |
|---|---|-------|------|------|--------|------|
| 1 | (Constant)  | 1.287 | .069 |      | 18.526 | .000 |
|   | Data is being wasted more for online shopping             | .090  | .023 | .120 | 3.862  | .000 |
|   | I face a lot of network problems while shopping online    | .142  | .023 | .202 | 6.142  | .000 |
|   | Network issues always demotivates online buying behaviour | .092  | .022 | .132 | 4.144  | .000 |

a. Dependent Variable: Increase in rural online shopping purchase

As per the Coefficients retrieved from table 3, the analysis of Increase in rural online shopping purchase in line with the independent variables i.e. Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems is as follows.

**Awareness and use of balance enquiry through e banking (DV)**

= 0.977 + (.281) LTF1+ (.009) LTF 2 + (.101) LTF 3 + (.163) LTF 4 (Lack of touch and feel uphold items as independent factors)

=1.187 + (-.096) LT1+ (.196) LT2 + (.152) LT3 + (.063) LT4 + (.205) LT 5 + (.034) LT6 (Low level Trust items as independent factors)

= 1.291 + (.054) DD1+ (.120) DD2 + (.063) DD3 + (.271) DD4 (Delivery Delays elements as independent factors)

= 1.152 + (.307) PI1+ (.198) PI2 (Payment Insecurity elements as independent factors)

= 1.526 + (.195) BP1+ (.064) BP2 + (.180) BP3 (Bargaining Possibilities elements as independent factors)

= 1.363 + (.020) TE1+ (.146) TE2 + (.166) TE3 + (.136) TE4 + (.024) TE5 (Technology Education elements as independent factors)

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

**5.3.1 Lack of touch and feel uphold**

With respect to the LTF 1 (I do not feel like shopping when it is online) is 1.258 (0.977 + .281); if LTF 1 increases by one unit, the rural online shopping purchase is increased by 1.258. Likewise if the other predictors are increased by one unit, the dependent variable is increased for LTF 2 (There is entertainment while shopping physically) by 0.986; LTF 3 (Some products cannot be selected without touch and feel) by 1.078; LTF 4 (Online shopping do not give the satisfaction of purchase) by 1.14.

So the element “I do not feel like shopping when it is online” with 1.258 is showing more significant effectiveness on the increase of rural online shopping purchase in line with Lack of touch and feel uphold and the least strength carried by the element “There is entertainment while shopping physically” with 0.986 is showing less influence on online shopping by rural consumers.

### **5.3.2 Low level trust**

With respect to the LT1 (Online shopping websites are not trustworthy) is 1.091 (1.187 - 0.096); if LT1 increases by one unit, the rural online shopping purchase is increased by 1.091. Likewise if the other predictors are increased by one unit, the dependent variable is increased for LT 2 (I expect I will not increase online shopping in future) by 1.383; LT 3 (My all financial informational remain in their register and may misuse) by 1.339; LT 4 (Online websites do not increase customer interest) by 1.25; LT5 (I believe that there are less benefits provided by online shopping) by 1.392; LT6 (People behind selling through online are unknown and distrust) by 1.221.

Though all the elements are showing good weightages, the elements "I believe that there are less benefits provided by online shopping" with 1.392 and "I expect I will not increase online shopping in future in future" with 1.383 are showing more significant effectiveness on online shopping by rural consumers.

### **5.3.3 Delivery delays**

With respect to the DD1 (It is taking much time to deliver the product ordered) is 1.345 (1.291 + 0.054); if DD1 increases by one unit, the rural online shopping purchase is increased by 1.345. And if the other predictors are increased by one unit, the dependent variable is increased for DD2 (Delivery delays do nor serve my problem) by 1.411; DD 3 (Transportation difficulties lead to delivery delays) by 1.354; DD 4 (Most of the times, we collect the products by going to the agency) by 1.562 as well.

Hence, it can be interpreted that the weightage gained by the elements of Delivery delays 'Most of the times, we collect the products by going to the agency' showing more significance (1.562) than the rest in line with rural online shopping purchase.

### **5.3.4 Payment insecurity**

With respect to the PI1 (I doubt on payment security and my money may be lost) is 1.459 (1.152 + 0.307); if PI1 increases by one unit, the rural online shopping purchase is increased by 1.459. Likewise if the second predictor is increased by one unit, the dependent variable is increased for PI 2 (Payment while ordering the product is unsafe) by 1.35.

Though the elements of both with good weights and considerably similar that are showing significant effectiveness of "I doubt on payment security and my money may be lost" is more significant by Payment Security as a factor.

### **5.3.5 Bargaining possibilities**

With regards to BP1 (I do have a habit of bargaining for any product) is 1.721 (1.526 + 0.195); if BP1 increases by one unit, the rural online shopping purchase is increased by 1.721. Likewise if the other predictors are increased by one unit, the dependent variable is increased for BP 2 (I lose a lot of money from online shopping due to lack of bargaining possibilities) by 1.59; BP 3 (Specific product are absolutely be bargained) by 1.706.

So the element of "Specific product are absolutely be bargained" with 1.706 and "I do have a habit of bargaining for any product" with 1.721 are showing more significant effectiveness on the rural online shopping purchase in line with Bargaining Possibilities.

### **5.3.6 Technology education**

With respect to the TE1 (I do not know much about online shopping) is 1.383 (1.363 + .020); if TE 1 increases by one unit, the Awareness and use of shopping through e banking is increased by 1.383. Likewise if the other predictors are increased by one unit, the dependent variable is increased for TE 2 (Nobody educates me about online shopping in rural places) by 1.509; TE 3 (Physical shopper give more education than online shoppers) by 1.529; TE 4 (I take a lot of pains and confusions while shopping online) by 1.499; TE 5 (I cannot learn the technology independently) by 1.387.

The significance is being shown more by the items 'Physical shopper give more education than online shoppers' with 1.529 and 'Nobody educates me about online shopping in rural places' with 1.509 of Technology Education on the rural online shopping purchase.

### **5.3.7 Network problems**

With regards to NP1 (Data is being wasted more for online shopping) is 1.407 (1.287 + 0.120); if NP1 increases by one unit, the rural online shopping purchase is increased by 1.407. Likewise if the other predictors are increased by one unit, the dependent variable is increased for NP 2 (I face a lot of network problems while shopping online) by 1.489; NP3 (Network issues always demotivates online buying behaviour) by 1.419.

Among the elements showing significance, respondents feel that "I face a lot of network problems while shopping online" carried high weightage (1.489) and significance on the rural online shopping purchase.

## **6. CONCLUSIONS**

- Shopping as a feeling of responsibility is associated with blissful physical setting of shopping environment that brings the feeling of watching, touching, smelling and listening certain products with respective to its nature which has been well edified by the rural people but nor for they enjoy the village markets while shopping and the hedonic needs as well. So it can be concluded that the rural consumers watch the products carefully with utmost caring touch since most of the people are economic centric and need to seek the product of less price and maximum quality prevailing in the market. Time and energy as another factors for rural consumer who can devote by wandering across the market and decide the final purchase by taking ample time and investing enough efforts.
- It is evident through the research that the rural consumers have less belief on the special benefits through online perhaps due to they ignore the advantageous traits of online shopping. The gains such as fast ordering, explored choices of alternatives and promotional offer could not take over the habituation of physical shopping attitude which may be because of the complacency of spending much time, restricted to limited product profiles and confined to local based products respectively. Though a few consumers from rural have started online shopping, the possibilities of increasing their purchases is uncertain since most of them do not feel the additional advantage in comparison with physical shopping.
- There is yet needed the transportation of ordered products to be reached at the door steps of the consumers since the shoppers in agreement with courier agencies are failing to operate physical

distribution effectively. It is absolutely the rural consumers' opinion that their perceived usefulness is null if they again go to urban places to gather the ordered products.

- Since there are certain category of urban consumers still do not trust any electronic media while operating any financial transactions, it is not at all surprising that most of the rural consumers have a lot of inhibitions on the payment security. The level of security is declined whenever any financial mishap happens with anyone which is in turn widespread in the rural environment and works out faster than the advantage of technology.
- Bargaining which has become an integral part of rural market transactions for almost every product and the bases for bargaining are quite interesting with all the economic and market constraints confined to common sense applications of the people. They completely determine that there is no product that cannot be bargained and on the other hand, the sellers even include certain margin to the price for forecasted bargaining beforehand and reduces the price to the extent that can be profitable to them. Specific products like grains, vegetables, garments and locally made household products are completely bargained and sometimes exchange of goods are also applicable in certain villages. Online shopping cannot support this habit, instead, there is a chance of auctioning which is somewhat similar to bargaining. Any strategy invented by the shoppers related to give a chance of bargaining through online shopping could entertain the villagers and satisfy their habituated buying behaviour.
- Technological education for all categories of people in the rural segment is very challenging since the dogmatic behaviour of illiterates, house wives, farmers and old people prevents the knowledge of mobile operation from their regular activities. Nevertheless, it has been inevitable to operate online banking for certain schemes provided by the governments which makes the rural to be activated towards this education, but considerably confined to the schemes only which needs a stretch to online shopping also. A special and exclusive drive in the way of village cultural events being conducted in rural places can initiate the interest to get educated about the operational benefits of online shopping.
- There have been found a lot of network challenges to many villages which with the operation of online shopping lead to a lot of interruptions and hurdles while ordering and transacting with money and banking. This may irritate the rural customers and have condemnation on electronic networks and online shopping as well.

- **COMPETING INTERESTS DISCLAIMER:**

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- Authors have declared that no competing interests exist. 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

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