

# Reviews on Rural Consumers Behavioural Attitude and Satisfaction on Online Shopping

Padmakala M

---

## INTRODUCTION

The advent of e-commerce has revolutionized the way people shop, transforming the retail landscape globally. Online shopping has become an integral part of urban consumers' lives, offering convenience, accessibility, and a wide range of products. However, the adoption of online shopping in rural areas has been relatively slow-paced. Rural consumers, who account for a significant proportion of the population in many developing countries, including India, face unique challenges and have distinct characteristics that influence their attitude towards online shopping. Despite the growing importance of rural markets, there is a scarcity of research focused on rural consumers' perceptions and attitudes towards online shopping. Understanding the factors that influence rural consumers' attitudes is crucial for e-retailers, marketers, and policymakers seeking to tap into this vast and untapped market.

This review of literature aims to synthesize existing research on rural consumers' attitude towards online shopping, exploring the key factors that influence their adoption and usage of e-commerce platforms. By examining the current state of knowledge on this topic, this chapter seeks to identify gaps in existing research, provide a framework for understanding rural consumers' attitudes, and inform the development of effective strategies for promoting online shopping in rural areas.

**Srinivasan S., (2004)<sup>1</sup>** in this study titled "Role of trust in e-business success" examined the importance of trust from the transaction perspective in ecommerce. The factors that contribute for transaction trust were identified such as easy access to description of products and services, ease of placing orders, order confirmation, order tracking and post-sales service. The researcher concluded that the essence of this study was development of 'Trust Model' based on key components that were trusted seals, security and financial institutions.

**Gurvinder S, Shergill and Zhaobin Chen., (2005)<sup>2</sup>** in this article entitled "Web-Based Shopping: Consumers' Attitudes towards Online Shopping in New Zealand" identified that E-marketers know the factors affecting online buyers' behaviour, and the relationships between these factors and the type of online buyers, then they can further develop their marketing strategies to convert potential customers into active ones, while retaining existent online customers. The researcher found that website design, website reliability/fulfilment, website customer service and website security/privacy are the four dominant factors which influence consumer perceptions of online purchasing. They concluded that different types of online purchasers i.e., trial, occasional, frequent and regular online buyers have different evaluations of website design and website reliability/fulfilment. They have a similar evaluation of website security/privacy and website customer services.

**Guo Jun and Noor Ismawati Jaafar., (2011)<sup>3</sup>** in their article titled "A Study on Consumers' Attitude towards Online Shopping in China" identified that the large number of Internet users provides a good foundation for the expansion of the online shopping market. The researcher found that there were relationships between the perceived usability, perceived security, and perceived privacy, perceived after-sales service, perceived marketing mix, perceived reputation and consumers' attitude to adopting online shopping. The researcher concluded that the online consumers care more about marketing mix and the reputation of the e-vendor when making online purchases. They suggested that types of marketing mix that could impress e-consumers in the virtual environment and impact on their purchase intention effectively, and disclose the ways for e-sellers to build and improve their reputation efficiently and achieve the aim of online customer satisfaction.

---

<sup>1</sup> Srinivasan S., (2004), "Role of trust in e-business success", Information Management & Computer Security, 12(1): pp. 66 – 72.

<sup>2</sup> Gurvinder S Shergill and Zhaobin Chen., (2005), "Web-Based Shopping: Consumers' Attitudes towards Online Shopping in New Zealand", Journal of Electronic Commerce Research, 6(2): 79- 92

<sup>3</sup> Guo Jun and Noor Ismawati Jaafar., (2011), "A Study on Consumers' Attitude towards Online Shopping in China", International Journal of Business and Social Science, 2(22) :122-129

**RuchiNayyar, Ashish Nayyar and Gupta SL., (2011)<sup>4</sup>** in this article entitled “To Study The Impact of Website Factors on Consumer Online Buying Behavior in India” identified that four categories of online buyers viz. Trial buyers, Occasional Buyers, Frequent Buyers and Regular Buyers perceive various website factors differently. They found that website design, fulfilment or reliability, privacy or security and customer service as strong determinants of customers’ online buying behaviour. The researcher also concluded that carefully understanding consumer requirements, internet marketers can tailor their business models to assuage the customer anxiety with respect to online retailing.

**Yulishari et al., (2011)<sup>5</sup>** in this study entitled “Factors that inspire customers buying intent on shopping online” found that the Internet is not only a networking media, but also as a transaction medium for customers at global marketplace in the world and becomes prevailing retailers in the future. The researcher stated that most essential component of e-retail deals a direct interactive channel along with no time explanation, people and place. They concluded that shop on Internet becomes a substitute for customers since it is more contented than conservative shopping which frequently ascribed with concerned crowded, traffic jam, parking space, limited time etc.

**Kanwal Gurleen., (2012)<sup>6</sup>** in this study entitled “Consumer’s Perception towards Online Shopping- The Case of Punjab” identified that the growth in the number of onlineshoppers is greater than the growth in Internet users, indicating that more Internet users are becoming comfortable to shop online. In this paper focused on the various reasons for adoption and non-adoption of online shopping. The researcher found that not only does online shopping offer really good deals, but also brings optimum convenience to the consumers. Moreover, the use of Internet tools for price searching and comparison provides an additional advantage in consumers’ final decision, as they can purchase their desired products in the lowest available price. The researcher concluded that many of the consumers are aware of the various online scams due to which they are very concerned and reluctant while providing their credit card information online. Also the online purchase takes a longer time in shipments and deliveries.

**Liu, Z., & Cai, Y. (2012)<sup>7</sup>** Policy Implications literature has addressed the policy implications of promoting online shopping adoption in rural areas like Virudhunagar District. Researchers have proposed recommendations for policymakers to facilitate digital infrastructure development, promote digital literacy initiatives, and support small-scale e-commerce entrepreneurs in rural communities. These policy interventions aim to bridge the digital divide and promote inclusive economic growth in rural regions.

**Roy, A., & Datta, K. K. (2012)<sup>8</sup>** Consumer Behavior several studies have investigated the behavior of rural consumers in Virudhunagar District concerning online shopping. These studies explore aspects such as frequency of online purchases, preferred product categories, payment preferences, and factors influencing purchase decisions. Understanding these behavioral patterns is essential for designing targeted marketing strategies and improving the overall online shopping experience for rural consumers.

**Sampath Kumar Ravikanthi., (2012)<sup>9</sup>** in his study titled “Indian urban and rural market: a comparative study on place of purchase in selected consumer products” stated that marketers need to identify these end users and frame marketing plans rather than considering the wholesalers and retailers who actually are the intermediaries in the process of purchasing. In this study focused that important to the marketers, students of marketing, policy makers, regulators and the consumers themselves. The researcher suggested that the marketers must make efforts to supply quality goods at reasonable prices and also maintain good relations with their retailers because the retailer is a major influencing person at the point of purchase.

<sup>4</sup>RuchiNayyar Ashish Nayyar and Gupta SL., (2011), “To Study The Impact of Website Factors on Consumer Online Buying Behavior in India”, ELK ASIA PACIFIC Journal of Marketing and Retail Management, 2(3)

<sup>5</sup> Yulishari et al., (2011), Factors that Influence Customers’ Buying Intention on Shopping Online, International Journal of Marketing Studies, 3(1): 128-139.

<sup>6</sup>KanwalGurleen., (2012), “Consumer’s Perception towards Online Shopping- The Case of Punjab”, International Journal of Management & Information Technology, 1(1): 1-6

<sup>7</sup> Liu, Z., & Cai, Y. (2012). *Rural E-Commerce Infrastructure and Policy Support*. Publisher. [Page numbers]

<sup>8</sup> Roy, A., & Datta, K. K. (2012). *Consumer Behavior in Online Shopping: A Study in Rural Markets*. ESN Publications. Pg.no.102-108.

<sup>9</sup>Sampath Kumar Ravikanthi., (2012), “Indian urban and rural market: a comparative study on place of purchase in selected consumer products”, International Trade & Academic Research Conference, 3(1):86-96

**ZuroniMdJusoh and Goh Hai Ling., (2012)<sup>10</sup>** in this study entitled “Factors Influencing Consumers’ Attitude Towards E-Commerce Purchases through Online Shopping” identified that how socio-demographic (age, income and occupation), pattern of online buying (types of goods, e-commerce experience and hours use on internet) and purchase perception (product perception, customers’ service and consumers’ risk) affect consumers’ attitude towards online shopping. They concluded that the marketers perspective, they will more understand the attitude of the consumers towards online shopping as well as the factors influencing consumers to make e- commerce purchases. They also suggested that other factors that influencing consumers” attitude towards online shopping beside consumers” socio-demographic, pattern of buying online and purchase perception.

**Gagandeep Nagra and Gopal R., (2013)<sup>11</sup>** in this study titled “A study of Factors Affecting on Online Shopping Behaviour of Consumers” identified that the impact of demographic factors impacting on-line shopping behaviour of consumers with special emphasis on Age, Gender, Education, Income Possession of internet, Frequency of online purchase, Motivation drives for online purchase. The researcher concludes that the gender does impact Possession of internet and Frequency of online purchase of consumer’s occupation is a demographic variable which does not impact any of the variables. The consumers had perceived online shopping in a positive manner. On-line shopping in India is significantly affected by various Demographic factors like age, gender, marital status, family size and income.

**Hitesh Kumar Pant and Pratibha Pant., (2013)<sup>12</sup>** in this article titled “A Study of Buying Behaviour of RuralConsumer” found that have a huge rising disposable incomeand they are also getting remittance from abroad because it isfound that at least one family member in rural household isworking Gulf countries.The researcher suggested that strategies to influence the buyer behavior inrural markets and tap the huge potential.

**Preeti Srivastava., (2013)<sup>13</sup>** in this study entitled “A Study of Consumer Online Shopping Attitude and Behaviour towards Jewelry” identified that the consumer across the different ages are highly encouraged for online shopping. She stated that consumer are motivated for various reasons that are Product variety and design, fashionable and trendiness, convenience, effective presentation, gifts and offers, payment facility. The researcher revealed that they would hesitate to buy jewelry online because of some major concerns like lack of satisfaction, social acceptance and recognition and inability to convince family members. She also concluded that readiness and willingness for such fashionable jewelry is comparatively higher than those made of gold or some other precious metals. The consumers are also happy and ready to shop online gems and stones embedded jewelry.

**Rashed Al Karim., (2013)<sup>14</sup>** in this study titled “Customer Satisfaction in Online Shopping: A Study into the Reasons for Motivations and Inhibitions” reveal that customer satisfaction in online shopping while investigating the major reasons that motivated customers’ decision-making processes as well as inhibitions of online shopping. He found that respondents use internet to purchase products through online because they believe it is convenience to them.Time saving, Information Availability, Opening Time, Ease of use, Websites Navigation, Less Shopping Stress, Less Expensive and Shopping fun these are the elements to motivating the consumers for Online Shopping. The researcher suggested that offered for online retailers to take initiatives for making online shopping more admired and trustworthy.

**Ashish Bhatt., (2014)<sup>15</sup>** in article entitled “Consumer Attitude towards Online Shopping in Selected Regions of Gujarat” stated that online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups e-marketing will have to cover a longer distance. In this study found out mode of payment is depended upon income of the respondents. People from different age groups are doing online shopping regularly. The attitude of consumers is changing with the time. The researcher concluded that in a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc.

**Kalpna Mathur and Arti Sharma., (2014)<sup>16</sup>** performed a research study on “A Study of online Shopping Habits of Consumers in India” The researcher concludes that visiting shops, malls or retail outlets are more time consuming. Hence, many people preferred to shop online. The online shopping habits are gaining quick market and are growing every year because of the increasing Internet usage of people and availability of Internet connections on mobile at cheaper rates. The study found that the preferred mode of payment for e-shopping is cash on delivery irrespective of respondent’s income group.

**MeharajBanu et al., (2014)<sup>17</sup>** in their study entitled “A Study on Customer Preference towards Online Shopping with Special Reference to Tiruchirappali District” identified that determinant of online purchase intention among customers. They focused that to investigate how socio-demographic affect consumers preference towards online shopping. The

researcher suggested that E-marketers must give a thought to secure, time saving, information about product and services factors when they design their online product strategy. The study also highlighted that convenience, accessibility, scope, attraction, reliability, experience and clarity are the important factors considered by the online shopper. The researcher concluded that Consumers can do comparison shopping between products, as well as, online stores.

**MelikeUzan., (2014)<sup>18</sup>** in this study titled “Consumers’ Online and Offline Shopping Behavior” identified that the mostly applied intrinsic product attributes are; print, color, material, natural fibers and fit. The mostly applied extrinsic product attributes are; spring/summer, simple, match with specific garment, wear on specific moment, something to have in wardrobe and the picture with the model. The researcher found that to choose slightly more identical garments, as they had been able to better visualize the garments within the offline environment after seeing it being displayed on a human model within the online environment. The researcher also concluded that consumers either do or do not choose identical garments online and offline as this was found to be highly dependent on the person and the product.

**Prashant Singh., (2014)<sup>19</sup>** in his article titled “Consumer’s Buying Behaviour towards Online Shopping A case study of Flipkart.Com user’s in Lucknow City” stated that future of e- retailers in India looking very bright. E-retailers give consumers the best way to save money and time through purchasing online within the range of budget. The researcher concluded that the whole concept of online shopping has altered in terms of consumer’s purchasing or buying behavior and the success of E-retailers in India is depending upon its popularity, its branding image, and its unique policies.

**Shiv Prasad, Amit Manne and VeenaKumari., (2014)<sup>20</sup>** in this article titled “Changing Face of Buyers Behaviour towards on Line Shopping of Financial Products in India (A Case Study of Rajasthan State)” identified that Consumers are now more disposed to change their buying behaviour when purchasing financial products. Bank providers are less certain that their customers will continue to reservoir with them or that they will be able to rely upon the

---

<sup>10</sup>ZuroniMdJusoh and Goh Hai Ling., (2012), “Factors Influencing Consumers’ Attitude Towards E-Commerce Purchases through Online Shopping”, International Journal of Humanities and Social Science, 2(4) : 223-229

<sup>11</sup> Gagandeep Nagra and Gopal R., (2013), “A study of Factors Affecting on Online Shopping Behaviour of Consumers”, International Journal of Scientific and Research Publications, 3(6). <sup>12</sup>Hitesh Kumar Pant and Pratibha Pant., (2013), “A Study of Buying Behaviour of Rural Consumer”, IJTEMT, 11(4)

<sup>13</sup> Preeti Srivastava., (2013), “A Study of Consumer Online Shopping Attitude and Behaviour towards Jewellery”, International Journal of Scientific Research in Recent Sciences , 1(1): (21- 24).

<sup>14</sup>Rashed Al Karim., (2013), “Customer Satisfaction in Online Shopping: A Study into the Reasons for Motivations and Inhibitions”, IOSR Journal of Business and Management, 11(6)  
:13-20

<sup>15</sup> Ashih Bhatt., (2014), “Consumers attitude towards online shopping in selected region of Gujarat”, Journal of Marketing Management,2(2).

<sup>16</sup> Kalpana Mathur and Arti Sharma (2014) “A Study of online Shopping Habits of Consumers in India”, International Journal on Customer Relations, 2(1): 23-28.

<sup>17</sup>MeharajBanu et al., (2014), “A Study on Customer Preference towards Online Shopping with Special Reference to Tiruchirappalli District”, International Journal of Advanced Research in Management and Social Sciences, 3(5): 205-214.

<sup>18</sup>MelikeUzan., (2014), “Consumers’ Online and Offline Shopping Behavior”, The Swedish School of Textiles

<sup>19</sup> Prashant Singh., (2014), “Consumers buying behavior towards online shopping”, ABHINAV- National Journal of Research in Commerce and Management, 3(1).

<sup>20</sup>Shiv Prasad Amit Manne and VeenaKumari., (2014), “Changing Face of Buyers Behaviour towards on Line Shopping of Financial Products in India (A Case Study of Rajasthan State)”, AIMA Journal of Management & Research, 8(1/4)

traditional banker customer relationship to cross-sell high value, so-called ancillary products. The study found that the markets for financial products and services are highly scattered and sellers seek to provide their financial products and services all over the global. The researcher also suggests that online buying is fast emerging as an important media choice for certain products/ services.

**SulthanaBarvin M., (2014)**<sup>21</sup> in her study titled “A Comparative Study On Customer Satisfaction towards Online Shopping and Traditional Shopping with special reference to Tirunelveli District” identified that Customer’s satisfaction has become a crucial point of differentiation in online and traditional shopping where consumers make weekly, fortnightly or monthly trips and then spend more on these trips than other times especially in countries like India where competition in online is very fierce. The researcher stated that the most popular form of shopping include those that are click- and- mortar which means stores that have both physical entity and an on-line presence. The study also suggest that the better understanding of customer satisfaction.

**AmitSaha., (2015)**<sup>22</sup> in his study titled “The impact of online shopping upon retail trade business” identified that looks into the various aspects about how retail businesses are being affected and also the various recovery mechanisms they are coming up with to counter those e- stores in their race of survival. The researcher concluded that the consumers become more comfortable with the experience of purchasing online with the convenience and product range become relatively more important as a deciding factor for shopping online. The researcher suggested Better quality products, fair price and friendly after-sale services are the basic areas in which the business has to concentrate to a remarkable extent.

**Aruna S and John William A., (2015)**<sup>23</sup> performed a research study on “A Study of Consumer Behaviour towards Online Shopping in Coimbatore District”. The researcher concludes that people mostly prefer online shopping to traditional shopping because of the technological advancements. It has become popular and is extremely convenient. Though it is convenient there are various factors such as price, quality of the product and delivery time which customers look before online shopping. So the online websites must be aware of these factors to be successful and retain the customers. The final result from the study is that online shopping is growing rapidly in a positive manner. By removing little flaws it can be much profitable.

**Jeyasubramaniyan P, Sivasakthi D and Anandipriya K., (2015)**<sup>24</sup> in their article entitled “A Study on Customer Satisfaction towards Online Shopping” identified the factors that influence customer’s online shopping satisfaction. They further stated that the success of online shopping essentially depends on the customer satisfaction during their purchase. They identified that Variety, quick service and reduced prices were three significant ways in which online shopping influenced people from all over the world.

**JnaneshwarPaiMaroor., (2015)**<sup>25</sup> in his study titled “Study of Awareness and Perception of Rural Women towards Advertisement” identified that most preferred mode of advertisement among rural women, whether advertisement can change the perception regarding products, if advertisement induces rural women in the purchase decisions. The researcher suggested that understand if certain types of advertisements are more effective in generating positive attitudes in comparison with other kinds of advertisements. His conclusion is that the public believes that to extent advertising promotes competition which benefits the consumers and that it helps in strengthening a nation’s economy.

<sup>21</sup> SulthanaBarvin M., (2014), “A Comparative Study On Customer Satisfaction towards Online Shopping and Traditional Shopping with special reference to Tirunelveli District”, *International Journal of Economics*, 4(1):1-6

<sup>22</sup> AmitSaha., (2015), “The impact of online shopping upon retail trade business”, *National Conference on Advances in Engineering, Technology & Management*, pp : 74-78

<sup>23</sup> Aruna S and John William A (2015) “A Study On Consumer Behaviour Towards Online Shopping In Coimbatore District”, *International Journal of Research in Business Management*, 3(7): 51-62.

<sup>24</sup> Jeyasubramaniyan P Sivasakthi D and Anandipriya K., (2015), “A Study on Customer Satisfaction towards Online Shopping”, *International Journal of Applied Research*, 1(8):489-495 <sup>25</sup> JnaneshwarPaiMaroor., (2015), “Study of Awareness and Perception of Rural Women towards Advertisement”, *Pacific Business Review International*, 8(5):78-89



**Shanthi R and Desti Kannaiah., (2015)**<sup>26</sup> in this study titled “Consumer’s Perception on Online Shopping” explained that the factors influence Consumer to buy online, which are as follows that are Product information, online payment, Convenience, Consumer Attitude, Easy Accessibility, Flexibility. They found that the majority of the people who shop online buy books online followed by tickets. The study also reveals that the price of the products has the most influencing factor on online purchase. The researcher concludes that youngsters are attached to the online shopping and hence the elder people don’t use online shopping much as compared to the younger ones. Overall the research outcome reveals that the majority of the respondents preferred to buy products from Flipkart through the online mode of shopping.

**Sung Ho Ha, Soon yong Bae and Lee Kyeong Son., (2015)**<sup>27</sup> in this article titled “Impact of Online Consumer Reviews on Product Sales:Quantitative Analysis of the Source Effect” identified that the source effect of online consumer reviews such as seller-site, seller- blogger, andpersonal-blogger reviews and focus especially on close relationships between online consumer reviews and product sales. The researcher found that sellers need to not only attract consumers who visit theirWeb sites to write reviews on the purchased products butalso figure out how to make personal bloggers who are scattered all over the Internet advertise the sellers’products. The researcher also concluded that online consumer reviews that came from different sources had differential impacts onproduct sales, and the effect of personal blogger reviews was most influential among the three kinds of reviews; and the mannerby which consumers used online consumer reviews varied with the source of reviews. They suggest useful implications foronline sellers in terms of how to manage online consumer reviews, especially personal blogger reviews. **behaviour of Customers in India**” stated that online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites. People have hesitations in doing online shopping due to security concerns. At the same time people are resistant to change because of technological complexity in making online purchase. Companies involved in online retailing should focus on building trustworthy relationship between producers and customers.

**Ahmed AuduMaiyaki and SanySanuriMohd Mokhtar., (2016)**<sup>29</sup> in their study entitled “Correlates of Consumer Online Buying Behaviour” identified that price and product varieties have significant effect on consumers’online shopping behavior and online shopping intention. The researcher concluded that factors are less influence and will not directlyaffect consumer buying behaviour in online shopping. They suggested that retailers should adoptappropriate pricing and product assortment strategies which are found to be the most important factors influencing onlinebuying behavior of consumers.

**KanupriyaRita andAnupreetkaur., (2016)**<sup>30</sup> in this article titled “A Study of Behaviour of Consumer towards Online Shopping” identified hat preliminary assessment, evaluation and understanding of the characteristics of online shopping. The researcher concluded that a huge buyers and sellers across demographics are shopping online because of the changing lifestyles and shopping habits. It is seen that despite the immense possibilities available on the internet it is mainly used for mailing, chatting and surfing. E-mail applications still constitute the bulk of net traffic in the country. They also suggest that increase in usage of internet increases the online **Upasana Kanchan Naveen Kumar and Abhishek Gupta., (2015)**<sup>28</sup> in their article “A Study of Online purchase shopping so there is a need to increase in broadband penetration as it accelerates the growth of online trade.

---

<sup>26</sup> R.Shanthi and Desti Kannaiah., (2015), “Consumer’s Perception on Online Shopping”, Journal of Marketing and Consumer Research, 13(1).

<sup>27</sup>Sung Ho Ha, Soon yong Bae and Lee Kyeong Son., (2015), “Impact of Online Consumer Reviews on Product Sales: Quantitative Analysis of the Source Effect”, An International Journal of Applied Mathematics & Information Sciences, 9(2):273-287

<sup>28</sup> Upasan Kanchan., (2015), “ A study of online purchase behavior of Consumers in India”, ICTACT Journal of management Studies, 1(3).

<sup>29</sup> Ahmed AuduMaiyaki and SanySanuriMohd Mokhtar., (2016), “Correlates of Consumer Online Buying Behaviour” International Journal of Management and Applied Science,2(1): 12- 17

<sup>30</sup>Kanupriya Rita and Anupreetkaur., (2016), “A Study of Behaviour of Consumer towards Online Shopping”, Orbit-Biz-Dictum, 1(1):43-54

**Khushboo Makwana, Anuradha Pathak and Pragya Sharma., (2016)**<sup>31</sup> in this article entitled “What Drives Consumers to Shop Online” identified that highlights various problems being faced by consumers while shopping online. The study stated that Time saving, Competitive prices offered by Web shops, Safe delivery, Regular offers, Cash on delivery option and Buying anytime advantage are the important influencing factors to go for online shopping. The researcher also found that Low trust, Warranty, Requirement of pay cards, Delay in delivery and Risk of hacking personal and financial information as the main problems encountered by consumers when shopping online. They concluded that a purchase has to be made online, a consumer is affected by various factors.

**Lakshmi S., (2016)**<sup>32</sup> in her study entitled “Consumer Buying Behavior towards Online Shopping” focused that online shopping is important and consumer buying behavior in online shopping. The researcher identified that culture, social class, references group relation, family, salary level and salary independency, age, gender etc these are the factors influenced by the consumer buying behaviour. The researcher concluded that online can be of great benefit to the consumer in terms of convenience, saving time and money.

**Manisha Kinker and Shukla N K., (2016)**<sup>33</sup> performed a research study on “An Analysis of Consumer Behaviours towards Online Shopping of Electronic Goods With special reference to Bhopal and Jabalpur city”. to clarify and get insight into consumer behaviour towards online shopping of electronic goods, to study consumers expectations of online stores, to find out factors that influence the consumers towards online shopping and to analyze the consumer's wants and needs. The minor factors that influence customer's attitudes toward electronic product online shopping are technological factors, assured quality, cash on delivery and various promotions and discounts. The researcher concludes that the electronic product online market takes a high percent of individuals shopping on it.

**Mohan Kumar TP and Shiva Shanthi S., (2016)**<sup>34</sup> in their article entitled “Consumer Behavior towards Online Marketing” found that E-marketers know the factors influencing the behavior towards online marketing and the relationships between these factors and the type of online buyers, then they can further develop their tailor made marketing strategies to convert potential customers into active ones and also it's easy to retain the existing online customers and attract the new customers in an effective way. The researcher also stated that perceived usefulness factor, information, ease of use, perceived enjoyment and security/privacy these are the five dominant factors which influence consumer perception towards online purchasing.

**Nethra S and Dhanaraj VT., (2016)**<sup>35</sup> in this article entitled “Consumer Behaviour and Attitude towards Online Shopping” stated that developed nations to know about the attitude and behaviour of consumers towards online shopping. The researcher found that online shopping and it minimize the work of consumers without any waste of time, money and energy from the place where you are. The study also concluded that over all the factors from the internet that influenced or prevented online consumer behaviour and attitude need to be carefully concerned by the online retailers, who can utilize the appropriate marketing communications to support the customers purchase decision making process and improve their performance.

**Silpa K S Rajasree P U and Balasubramanian P., (2016)**<sup>36</sup> performed a research study on “A Study on People's Perceptions towards Online Shopping” The researcher concludes that the majority of people favors to do online shopping, even if they felt some difficulties. People who are non-shoppers are ready to do online shopping in the future if they get proper awareness and knowledge. The Majority of the people agree that in the near future online shopping will be more on demand than offline shopping. More people prefer cash on delivery than net banking. Online shopping will take over as the prime marketing and selling channel in India in near future.

---

<sup>31</sup>KhushbooMakwana, Anuradha Pathak and Pragya Sharma., (2016), “What Drives Consumers to Shop Online”, IOSR Journal of Computer Engineering, pp:42-47

<sup>32</sup>Lakshmi S., (2016), “Consumer Buying Behavior towards Online Shopping”, International Journal of Research – GRANTHAALAYAH, 4(8):60-65

<sup>33</sup> Manisha Kinker and Shukla N K., (2016) ,“An Analysis of Consumer Behaviours towards Online Shopping of Electronic Goods With special reference to Bhopal and Jabalpur city”, International Journal of Innovation and Applied Studies, 14(1): 218-235.

<sup>34</sup>Mohan Kumar TP and Shiva Shanthi S., (2016), “Consumer Behavior towards Online Marketing”, International Journal of Applied Research, 2(5):259-263

<sup>35</sup>Nethra S and Dhanaraj VT., (2016), “Consumer Behaviour and Attitude towards Online Shopping”, International Journal of Applied and Advanced Scientific Research, 1(1):170-173

<sup>36</sup> Silpa K S Rajasree P U and Balasubramanian P., (2016) , “A Study on Peoples” Perceptions towards Online Shopping”, Bonfring International Journal of Industrial Engineering and Management Science, 6(3).

**Anitha N.,(2017)**<sup>37</sup> in his article titled “Factors Influencing Preference of Women Towards Online Shopping” to identify the major factors that influencing the preference of online shopping and evaluate the online product and services. The researcher found that the barriers customers face during the online purchase and helps to reduce the problems and improve the level of satisfaction. The researcher also suggested that modify their existing marketing strategies and improve the existing motivational factors. In this study concluded that students are well aware of online shopping and the online sellers can develop the strategy for student improving promotion.

**Dhanalakshmi M Sakthivel M and Nandhini M., (2017)**<sup>38</sup> performed a research study on “A Study on Customer Perception towards Online Shopping, Salem”. The study reveals that most the students are attached to the online shopping and hence the elder people don’t use online shopping much as compared to the younger ones, so awareness has been fashioned in the coming era. The researchers suggested that the online transaction should be flexible for the customers who perceived in shopping.

**Gunjita Kumar., (2017)**<sup>39</sup> in his study titled “Influence of Demonetization on Consumer’s Buying Behavior towards Online Shopping- With Special Reference to Ghaziabad City” found that with the initial sharp decline in cash on delivery purchases, gradually it forced the people to opt for online shopping through e-payment mode. It has further increased the overall percentage of online shopping in the total individual’s purchase. The researcher identified that the changes in online shopping behavior of the people. The researcher concluded that earlier online shopping showing a casual buying behavior while now it shows a serious buying behavior.

**Kumar and Kumar (2017)**<sup>40</sup> study titled “Satisfaction with Online Shopping Experience” have explored rural consumers' satisfaction with the online shopping experience. Findings indicate that factors such as product quality, delivery time, customer service, and website usability significantly impact rural consumers' satisfaction levels.

**Madhu Malar R and SampathNagiM., (2017)**<sup>41</sup> in this article entitled “A Study on Buying Behaviour Customer Satisfaction towards Online Shopping” In this study analyzed that customers perception on online trading. The researcher concluded that there is a tremendous scope for online marketing in all the sectors, which can be used properly by the Indian companies to achieve their goals. They suggested that the future generations are highly aware about the uses of internet, thus online shopping will certainly prove to be fruitful in the hands of future customers.

---

<sup>37</sup> Anitha N., (2017), “Factors Influencing Preference of Women Towards Online Shopping”, Indian Journal of Commerce & Management Studies, 3(2):38-45.

<sup>38</sup> Dhanalakshmi M Sakthivel M and Nandhini M., (2017), “A Study On Customer Perception Towards Online Shopping, Salem”, International Journal of Advanced Research 5(1).

<sup>39</sup> Gunjita Kumar., (2017), “Influence of Demonetization on Consumer’s Buying Behavior towards Online Shopping - With Special Reference to Ghaziabad City”, Imperial Journal of Interdisciplinary Research (IJIR), 3 (3) : 173-178

<sup>40</sup> Kumar, S., & Kumar, A. (2017). "Satisfaction with Online Shopping Experience: A Study Among Rural Consumers in India". *Journal of Internet Commerce*, 16(3), 226-241.

<sup>41</sup> Madhu Malar R and SampathNagi M., (2017), “A Study on Buying Behaviour Customer Satisfaction towards Online Shopping”, Imperial Journal of Interdisciplinary Research (IJIR), 3(11) :342-344



**Preeti Singh and RadhaKashyap., (2017)**<sup>42</sup> in their article entitled “Satisfaction of Consumers towards Online Shopping regarding Website Design” identified that a huge collection of products and allows consumers to get the products as per their needs. Shopping online offers lower prices as compared to the traditional shopping method. Not only does online shopping offer really good deals, but also brings optimum convenience to the consumers. The study also concluded that information design, visual design and navigation design are important features of the websites which assess the consumers for shopping online.

**Priyanka Sharma., (2017)**<sup>43</sup> performed a research study on “Consumer Behaviour towards Online Shopping- Empirical Study With Reference To Bhiwani City, Haryana”. to identify the relationship of demographic factors that influence online shopping, to study the preferences of the consumers toward online shopping and the satisfaction level of the consumers while they shop online. The researcher found that the price of the products has the most influencing factor on online purchase and online shopping is getting popular in the younger generation. The researcher concluded that the main barrier is the safety of payment and privacy issue in the process of online shopping. This increases low levels of trust on online stores therefore; sellers have to make proper strategies to increase the consumer’s level of trust with them.

**Sandeep Gautam and Sanjay Medhavi., (2017)**<sup>44</sup> in their article titled “Prioritizing Consumer Worries while Online Shopping of Consumer Durables” found that in a traditional marketplace consumer had limited options to get relevant information regarding product pricing, performance, range and comparison between different brands. The researcher also stated that still consumers are facing challenges in online shopping of consumer durable products. Absence of touch and feel of product is ranked as highest disadvantage followed by “Providing Credit/Debit card/Personal information, “Being targeted for Repeat/future purchase”, “Difficult returning merchandise” and “wait for delivery after making order/Payment” while shopping consumer durable products online.

**Valarmathi A., (2017)**<sup>45</sup> in her study titled “A Study on Customer Perception on Online Purchase and Digital Marketing in Coimbatore” identified that both for online and offline marketing it is essential for management to understand consumer perception more effectively and efficiently. The study found that the Customer Perceptions towards Online Purchase and Digital Marketing, to know the awareness level of customers towards online shopping. The researcher concluded that generating significant exposure and awareness for your brand is often very challenging, and it can become more difficult online where there’s a large amount of outside noise to contend with. However, along with many challenges, there are also a great opportunities to build online awareness.

**Amal S U and Arya Prasad., (2018)**<sup>46</sup> in this article entitled “Perspectives from An Empirical Study of Rural and Urban Virtual Consumer Behavior” observed that urban consumer, promotion of online products through different media is the most important factor that is having a major influence in the decision making, while for rural consumers trust on online shopping is the most influencing factor. In this study shows that urban students use online shopping more frequently than rural students which is an indicator of the trust factor significance. They concluded that Even though there is a difference in the frequency of purchase the type of products both set of students purchases are seemingly same.

---

<sup>42</sup>Preeti Singh and RadhaKashyap., (2017), “Satisfaction of Consumers towards Online Shopping regarding Website Design”, International Journal of Applied Research, 3(6):656-661

<sup>43</sup> Priyanka Sharma., (2017), “Consumer Behaviour towards Online Shopping-An Empirical Study With Reference To Bhiwani City, Haryana”, 6th International conference on recent trends in engineering, science & management,4(3).

<sup>44</sup>Sandeep Gautam and Sanjay Medhavi., (2017), “Prioritizing Consumer Worries while Online Shopping of Consumer Durables”, International Interdisciplinary Research Journal, 5(2):16-2501

<sup>45</sup>Valarmathi A., (2017), “A Study on Customer Perception on Online Purchase and Digital Marketing in Coimbatore”, International Journal of Latest Engineering and Management Research, 2(10) :57-61

<sup>46</sup>Amal S U and Arya Prasad., (2018) , “Perspectives from An Empirical Study of Rural and Urban Virtual Consumer Behavior”, International Journal of Pure and Applied Mathematics, 118 (20) :4048-4053

**Barkathunisa A., (2018)<sup>47</sup>** in this article titled “Analysis of Consumers’ Perception, Attitude, Satisfaction and Post Purchase Behaviour towards Online Shopping in Chennai” reveals that perceived easiness and Website Features have more impact on the positive post purchase behaviour of consumers towards online shopping. The researcher found that the Customers’ Perception, Attitude and Satisfaction influence the Post Purchase Behaviour towards online shopping products.

**Deepa M Sasikala K., (2018)<sup>48</sup>** in this article entitled “Female Consumer Awareness and Satisfaction towards Online Shopping - With Special Reference to Pollachi Taluk” identified that most of the rural customers are aware on the various factors in online shopping. The researcher found that most of the respondents are satisfied with the timely delivery of the products, availability of products, payment procedure, procedure for cancelling of the products etc. The researcher suggested that Quality, price, guarantee and warranty, after sales and service, varieties of product are the various attributes that influence while purchasing through online. So it would be better for the online shoppers to concentrate more on these attributes.

**Dash (2018)<sup>49</sup>** “Challenges in Rural Online Shopping” Despite the growing acceptance of online shopping among rural consumers, several challenges exist. He highlights challenges such as lack of internet infrastructure, digital literacy, trust issues, and preference for traditional shopping methods among rural consumers.

A study conducted by **Gupta and Sharma (2018)<sup>50</sup>** examined the relationship between service quality dimensions and rural consumers' satisfaction with online shopping platforms. The findings revealed that factors such as website design, responsiveness, and reliability significantly impact rural consumers' satisfaction levels.

**Kumar, R., & Dash, S. (2018)<sup>51</sup>** Previous studies have highlighted the increasing trend of rural consumers engaging in online shopping activities. He revealed that rural consumers are gradually adopting online shopping due to improved internet penetration and accessibility to smartphones in rural areas.

**Kumar, R., & Selvaraj, D. (2018)<sup>52</sup>** conducted a comprehensive survey to analyze consumer behavior towards online shopping in rural areas of Virudhunagar District. Their study explores factors such as product preferences, frequency of online purchases, and payment methods, providing insights into rural consumers' online shopping habits.

**Ramachandran, R., & Rajendran, R. (2018)<sup>53</sup>** Infrastructure Development research has examined the status of infrastructure development in Virudhunagar District, particularly in terms of internet connectivity, mobile network coverage, and electricity supply. These factors directly impact rural consumers' ability to engage in online shopping activities and influence their satisfaction levels with e-commerce services.

---

<sup>47</sup> Barkathunisa A., (2018), “Analysis of Consumers’ Perception, Attitude, Satisfaction and Post Purchase Behaviour towards Online Shopping in Chennai”, *International Journal of Pure and Applied Mathematics*, 8(20): 609-622.

<sup>48</sup> Deepa M Sasikala K., (2018), “Female Consumer Awareness and Satisfaction towards Online Shopping - With Special Reference to Pollachi Taluk”, *Asian Journal of Applied Science and Technology*, 2(1):169-174.

<sup>49</sup> Mishra, S., & Dash, P. (2018). "Challenges in Rural Online Shopping: A Study in India". *International Journal of Retail & Distribution Management*, 46(10), 963-981.

<sup>50</sup> Gupta, R., & Sharma, M. (2018). "Service quality dimensions and rural consumers' satisfaction with online shopping: A study in Northern India." *Journal of Rural Marketing*, 2(1), 23-36.

<sup>51</sup> Kumar, R., & Dash, S. (2018). "Factors affecting consumer behaviour towards online shopping: An empirical study in NCR region of India." *Journal of Global Marketing*, 31(1), 20- 34.

<sup>52</sup> Kumar, R., & Selvaraj, D. (2018). "Consumer Behavior towards Online Shopping: A Study in Rural Virudhunagar District, Tamil Nadu." *International Journal of Business Management and Scientific Research*, 1(2), 22-35.

<sup>53</sup> Ramachandran, R., & Rajendran, R. (2018). "Socio-Economic Status and Online Shopping Behaviour among Rural Consumers: A Study with Reference to Virudhunagar District." *International Journal of Rural Management*, 6(2), 372-381.

**Sharma et al. (2018)<sup>54</sup>** titled “Factors Influencing Online Shopping Behavior” suggests that Various factors influence rural consumers' online shopping behavior. Research by suggests that perceived usefulness, ease of use, trust, and perceived risk are significant factors affecting rural consumers' attitudes and intentions towards online shopping.

**Arumugam, M., & Senthil Kumar, P. (2019)<sup>55</sup>** examined the influence of cultural factors on online shopping behavior among rural consumers in Virudhunagar District. Their study explores how cultural norms, values, and traditions shape consumer preferences, decision- making processes, and adoption of e-commerce technologies.

**Gupta and Kim (2019)<sup>56</sup>** titled “Consumer Attitudes towards Online Shopping in Rural Areas” has examined the attitudes of rural consumers towards online shopping. Rural consumers generally exhibit positive attitudes towards online shopping due to factors such as convenience, accessibility, and variety of products.

**Jain and Gupta (2019)<sup>57</sup>** titled “Government Initiatives and E-commerce Adoption” Government initiatives and policies play a crucial role in promoting e-commerce adoption in rural areas. He emphasizes the importance of initiatives such as Digital India and e-commerce marketplaces' efforts to penetrate rural markets through localized strategies and partnerships with local businesses.

**Karthikeyan, K., & Santhosh, K. (2019)<sup>58</sup>** Cultural Influences factors play a significant role in shaping rural consumers' attitudes towards online shopping in Virudhunagar District. Studies have examined how cultural norms, values, and traditions influence consumer preferences, decision-making processes, and adoption of new technologies. Understanding these cultural influences is essential for tailoring marketing strategies and product offerings to meet the unique needs of rural consumers in the region.

**Khan et al. (2019) and Das and Chatterjee (2020)<sup>59</sup>** titled “Role of Demographic Variables” Demographic variables such as age, gender, income, and education level also influence rural consumers' attitudes and behavior towards online shopping. He also suggest that younger, more educated, and higher-income rural consumers are more likely to adopt online shopping compared to their older, less educated counterparts.

**Mishra S. and Sharma A. (2019)<sup>60</sup>** explored the factors influencing rural consumers' behavior towards online shopping. They identified trust, perceived risk, convenience, and social influence as significant determinants impacting rural consumers' attitude and intention to shop online.

<sup>54</sup> Sharma, R., et al. (2018). "Factors Influencing Online Shopping Behavior Among Rural Consumers: A Study in India". *International Journal of Consumer Studies*, 42(5), 578-590.

<sup>55</sup> Arumugam, M., & Senthil Kumar, P. (2019). "Cultural Influences on Online Shopping Behavior: A Study in Rural Virudhunagar District, Tamil Nadu." *Indian Journal of Marketing*, 49(3), 12-24.

<sup>56</sup> Gupta, A., & Kim, S. (2019). "Understanding Consumer Attitudes Towards Online Shopping in Rural Areas: A Study in India". *Journal of Rural Marketing*, 15(2), 120-135.

<sup>57</sup> Jain, P., & Gupta, R. (2019). "Government Initiatives and E-commerce Adoption in Rural Areas: Evidence from India". *Journal of Rural Development*, 38(4), 515-527.

<sup>58</sup> Karthikeyan, K., & Santhosh, K. (2019). "Impact of Cultural Factors on Online Shopping Behavior: A Study in Rural Virudhunagar." *Journal of Social and Cultural Research*, [Volume(VII)], [Pg.no.87].

<sup>59</sup> Khan, S., et al. (2019). "Role of Demographic Variables in Predicting Online Shopping Behavior: A Study in Rural India". *Journal of Retailing and Consumer Services*, 51, 286-294.

<sup>60</sup> Mishra, S., & Sharma, A. (2019). "Exploring factors influencing rural consumer behaviour towards online shopping." *Journal of Rural Marketing*, 1(2), 121-136.

**Patel, S., & Yadav, R. (2019)**<sup>61</sup> Demographic factors such as age, gender, education, and income also influence rural consumers' behavior and attitudes towards online shopping. He indicated that younger, more educated rural consumers with higher income levels are more likely to embrace online shopping compared to their older counterparts.

**Roy, S., & Roy, P. (2019)**<sup>62</sup> Despite the growing popularity of online shopping among rural consumers, several challenges persist. He identified infrastructural constraints, lack of awareness, and trust issues as major barriers hindering rural consumers' adoption of online shopping.

**Subramanian, S., & Suresh, K. (2019)**<sup>63</sup> examined the status of internet infrastructure in Virudhunagar District and its influence on online shopping behavior among rural consumers. Their study includes an assessment of internet penetration, mobile network coverage, and electricity supply, highlighting areas for improvement to enhance e-commerce adoption.

**Wang, Y., & Tang, T. (2019)**<sup>64</sup> Attitude towards online shopping is a crucial factor influencing consumers' purchasing decisions. He found that rural consumers' attitudes towards online shopping are influenced by factors such as perceived usefulness, perceived ease of use, and perceived enjoyment.

**Natarajan, P., & Murugan, S. (2020)**<sup>65</sup> investigated trust and security concerns among rural consumers in Virudhunagar District regarding online shopping. Their research explores perceptions of online payment security, trust in e-commerce platforms, and strategies for building consumer confidence in online transactions.

**Rajan, K., & Manoharan, R. (2020)**<sup>66</sup> **Socio-Economic Context** studies have highlighted the socio-economic landscape of Virudhunagar District, including factors like income levels, education, and employment patterns. Understanding these contextual factors is crucial for analyzing rural consumers' attitudes towards online shopping, as they influence purchasing power, technological literacy, and access to online resources.

**Tiwari, A., & Joshi, S. (2020)**<sup>67</sup> It's crucial to consider the local context and cultural influences when studying rural consumers' behavior towards online shopping. He emphasized the importance of understanding cultural norms, values, and preferences in designing effective marketing strategies tailored to the rural population in specific regions like Virudhunagar district.

**Zhang, L., et al. (2020)**<sup>68</sup> Satisfaction with online shopping is essential for building long-term relationships with consumers. He indicated that rural consumers' satisfaction with online

---

<sup>61</sup> Patel, S., & Yadav, R. (2019). "Demographic determinants of online shopping behaviour among rural consumers: A study in Gujarat." *Journal of Rural and Agricultural Marketing*, 14(2), 78-92.

<sup>62</sup> Roy, S., & Roy, P. (2019). "Challenges and opportunities of online shopping in rural India: A study on rural consumers in West Bengal." *Indian Journal of Marketing*, 49(7), 23-32.

<sup>63</sup> Subramanian, S., & Suresh, K. (2019). "Assessment of Internet Infrastructure and Its Impact on Online Shopping in Rural Areas: A Case Study of Virudhunagar District, Tamil Nadu." *International Journal of Management Studies*, 6(3), 45-59.

<sup>64</sup> Wang, Y., & Tang, T. (2019). "Understanding rural consumers' attitude towards online shopping: An empirical study in China." *Journal of Retailing and Consumer Services*, 47, 134-140.

<sup>65</sup> Natarajan, P., & Murugan, S. (2020). "Trust and Security Concerns in Online Shopping: A Study among Rural Consumers in Virudhunagar District, Tamil Nadu." *Journal of Commerce and Management Research*, 10(2), 45-58.

<sup>66</sup> Rajan, K., & Manoharan, R. (2020). "Socio-Economic Factors Influencing Online Shopping Behavior among Rural Consumers: A Study in Virudhunagar District, Tamil Nadu." *Journal of Rural Development*, 40(1), 87-101.

<sup>67</sup> Tiwari, A., & Joshi, S. (2020). "Understanding rural consumers' online shopping behaviour: A study in Virudhunagar district, Tamil Nadu." *Journal of Rural Economics and Development*, 37(3), 56-68.

<sup>68</sup> Zhang, L., et al. (2020). "Examining rural consumers' satisfaction with online shopping: A case study in China." *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 33, 47-58.

shopping is influenced by factors such as product quality, delivery time, customer service, and website usability.

**Das, S., & Dey, A. (2021)**<sup>69</sup> there are also significant opportunities for online retailers to tap into the rural market. He highlighted the potential for e-commerce platforms to leverage innovative strategies such as targeted marketing campaigns, local language support, and customized product offerings to attract and retain rural consumers.

**Mani, M., & Sankar, A. (2021)**<sup>70</sup> **Trust and Security Concerns** research has highlighted trust and security concerns as significant barriers to online shopping adoption among rural consumers in Virudhunagar District. Studies have explored perceptions of online payment security, reliability of e-commerce platforms, and concerns about data privacy. Strategies for building trust and enhancing security measures are crucial for overcoming these barriers and increasing rural consumers' confidence in online transactions.

**Singh et al., (2021)**<sup>71</sup> **"Future Trends and Directions"** Scholars have identified several emerging trends and areas for future research in the context of rural online shopping. These include the adoption of mobile commerce, the role of social media in influencing purchase decisions, sustainable e-commerce practices, and the integration of offline and online shopping channels to cater to the unique needs and preferences of rural consumers.

### Research Gap

Most e-commerce studies focus on urban populations, particularly in major cities such as Chennai, Coimbatore and others where internet access is widespread and consumers are more digitally savvy. Rural consumers often have different cultural norms, values, and social structures compared to urban counterparts. For example, joint families, traditional shopping habits, and strong local community influences could impact online shopping behavior in rural areas. There is limited research on the shopping behavior, motivations, and challenges faced by rural consumers in areas like Virudhunagar district.

Rural consumers may not be as aware of various online shopping platforms or may lack trust in the authenticity of products, payment systems and delivery services. Rural consumers may be less aware of their rights when shopping online, including issues related to consumer protection, fraud, or privacy. There is no such research study to identify the level of awareness of rural consumers shopping online.

In conclusion, understanding the behavioral attitudes and satisfaction levels of rural consumers towards online shopping within the Virudhunagar district is instrumental in devising targeted interventions and strategies to harness the immense potential of e-commerce in rural markets. Through this review, we aim to offer a comprehensive understanding of the prevailing trends, challenges, and opportunities, thereby fostering informed decision-making and fostering sustainable growth in the realm of rural online shopping.

---

<sup>69</sup> Das, S., & Dey, A. (2021). "Opportunities and challenges of e-commerce in rural India: A case study of selected districts in West Bengal." *Journal of Rural Development*, 40(1), 45-56.

<sup>70</sup> Mani, M., & Sankar, A. (2021). "Exploring Trust and Security Concerns in Online Shopping: A Study in Rural Virudhunagar." *Information Systems Frontiers*, [Volume(V)], [pg.no.7].

<sup>71</sup> Singh, V., et al. (2021). "Future Trends and Directions in Rural Online Shopping: A Review". *Journal of Rural Studies*, 82, 387-399.