

## **Rural Consumers Attitudes Towards Online Shopping with Special Reference to Dakshina Kannada District: A Study**

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### **Abstract:**

The rapid growth of e-commerce in India has significantly transformed consumer shopping behaviour, and rural areas are gradually embracing online purchasing due to improved internet connectivity and widespread smartphone usage. This study examines the perceptions of rural consumers in Dakshina Kannada District towards online shopping. Primary data were collected from 60 respondents using a structured questionnaire, supported by secondary data obtained from relevant academic sources. The findings reveal that factors such as convenience, time efficiency, and wider product availability strongly motivate rural consumers to shop online. Despite these advantages, challenges such as lack of trust, delivery delays, and mismatch between

expected and received products continue to discourage frequent online purchases. The study adds to existing literature by indicating that while interest in online shopping among rural consumers is increasing, issues related to digital literacy and perceived risk still play a crucial role in shaping their purchase decisions. The study suggests that e-retailers and policymakers should implement awareness programmes, strengthen trust-building measures, and improve logistical infrastructure to enhance online shopping adoption in rural areas.

**Keywords:** Rural consumers, online purchasing behaviour, e-commerce adoption, consumer behaviour, Dakshina Kannada District, digital inclusion.

## Introduction

The rapid growth of online shopping has significantly transformed the retail sector in India, largely due to improvements in digital infrastructure and changing consumer preferences. While online shopping gained quick acceptance among urban consumers, its adoption in rural areas has been relatively gradual. This uneven growth can be attributed to various socio-economic, cultural, and infrastructural factors that influence rural consumers' purchasing behaviour. Advancements in information and communication technology have altered the manner in which goods and services are bought and sold, extending the reach of digital commerce beyond urban centers to rural regions.

In India, the expansion of internet connectivity, increasing penetration of smartphones, and the availability of user-friendly e-commerce platforms have created new opportunities for rural consumers to engage in online shopping. However, rural consumers continue to exhibit distinct attitudes towards online purchasing due to factors such as income levels, educational background, trust in online transactions, delivery facilities, and digital awareness. These factors play a crucial role in shaping their preference for either traditional or online modes of shopping. Therefore, an understanding of rural consumers' attitudes is

essential for assessing the effectiveness of e-commerce initiatives and for formulating strategies that address rural market requirements.

Dakshina Kannada District provides an appropriate setting for examining rural consumers' attitudes towards online shopping. The district is known for its strong banking network, socio-economic diversity, and comparatively higher levels of literacy and digital awareness. Despite these favourable conditions, noticeable variations exist among rural consumers in terms of awareness, accessibility, trust, and motivation to adopt online shopping. These differences underline the need for a systematic study to understand the factors influencing online shopping behaviour in rural areas of the district.

The present study entitled "Rural Consumers' Attitudes Towards Online Shopping with Special Reference to Dakshina Kannada District" aims to analyse the attitudes and perceptions of rural consumers in the district. Administratively, Dakshina Kannada is divided into two subdivisions, namely Mangalore and Puttur, and comprises taluks such as Puttur, Bantwal, Belthangady, Sullia, and others. The district represents a diverse rural population with varying levels of education, occupation,

income, and exposure to digital technology, making it suitable for the study.

The study adopts both quantitative and qualitative research methods. Primary data were collected through structured questionnaires and personal interviews from selected rural consumers in Dakshina Kannada District. The research focuses on key aspects such as awareness and familiarity with online shopping, preference for traditional shopping methods, perceived convenience and availability of products, trust and security concerns, price and cost considerations, infrastructural challenges, and the influence of family and social networks. The study seeks to identify the factors influencing rural consumers' attitudes, purchase behaviour, and satisfaction levels with regard to online shopping.

### **Objectives of the Study**

To examine the attitudes of rural consumers towards online shopping in Dakshina Kannada District.

1. To identify the major problems and difficulties experienced by rural consumers while making online purchases.
2. To analyse the relationship between selected demographic factors and the

online shopping behaviour of rural consumers.

3. To study the level of awareness and the pattern of usage of various online shopping platforms among rural consumers.
4. To identify the key factors that motivate rural consumers to adopt online shopping.
5. To offer suitable suggestions for enhancing the adoption of online shopping among rural consumers.
6. To examine the correlation between demographic characteristics and the attitudes of rural consumers towards online shopping.

### **Literature Review**

Advancements in digital technology, expanding internet access, and noticeable shifts in consumer lifestyles have significantly transformed the way buying and selling activities are conducted. Online shopping, which involves purchasing products and services through digital platforms, provides advantages such as ease of purchase, access to a wide range of products, and cost efficiency (Kotler & Keller, 2016). In India, initiatives like Digital India have strengthened digital infrastructure in rural areas, thereby facilitating the gradual integration of e-commerce into rural markets.

Consumer attitude plays a decisive role in shaping online purchasing behaviour. The Technology Acceptance Model (TAM), introduced by Davis (1989), explains user adoption of technology through perceived usefulness and perceived ease of use. Empirical studies applying TAM in the context of online shopping suggest that consumers are more inclined to adopt digital purchasing methods when these platforms are viewed as both beneficial and simple to use (Gefen et al., 2003).

When compared to urban consumers, rural consumers demonstrate distinct patterns of online shopping behaviour, influenced by factors such as income levels, educational background, exposure to technology, and availability of infrastructure. According to Kumar and Kashyap (2018), rural consumers often exhibit hesitation towards online shopping due to limited digital skills and concerns related to the safety of online payments. Nonetheless, increased penetration of smartphones and affordable internet services has gradually reduced these barriers and encouraged rural consumers to explore online marketplaces.

A growing body of literature indicates rising acceptance of online shopping among rural populations. Singh and Srivastava (2020) reported that rural consumers are increasingly purchasing items such as

apparel, electronic goods, and household products through e-commerce platforms, motivated by competitive pricing and attractive promotional schemes. Despite this positive trend, challenges such as delayed deliveries, inconsistencies between product descriptions and actual products, and lack of trust in sellers continue to restrict wider adoption of online shopping in rural areas.

Trust and perceived risk are widely acknowledged as crucial determinants of online shopping behaviour. Gefen et al. (2003) emphasized that trust is particularly important in encouraging online transactions among first-time users. In support of this finding, Reddy and Ramesh (2019) observed that greater awareness and familiarity with e-commerce platforms significantly improve rural consumers' confidence, attitudes, and willingness to make online purchases.

Price sensitivity and convenience further influence rural consumers' attitudes towards online shopping. Mehta and Sharma (2021) found that discounts, cashback offers, and flexible payment options serve as strong incentives for rural buyers. Similarly, Choudhury (2020) highlighted that online shopping offers added convenience to rural consumers who often have limited access to organized retail outlets, thereby enhancing the appeal of e-commerce.

Socio-demographic variables such as age, education, income, and occupation also affect online shopping behaviour. Patil and Deshmukh (2019) revealed that younger and more educated rural consumers generally display more favourable attitudes towards online shopping than their older counterparts. Additionally, Narayanan and Rao (2021) noted that cash-on-delivery remains the most commonly preferred payment method among rural consumers, largely due to ongoing concerns about the security of digital transactions.

Studies focusing on rural e-commerce in India point towards considerable growth opportunities. KPMG (2022) reported that a substantial proportion of new internet users in the country now come from rural regions. Areas such as Dakshina Kannada, characterized by higher literacy levels and improving digital connectivity, offer promising conditions for the expansion of online shopping. However, the limited availability of region-specific empirical research highlights the need for focused studies to better understand rural consumers' attitudes and online purchasing behaviour.

### **Research Methodology:**

The study is based on a descriptive research design, which was considered appropriate to understand the attitudes and behaviour of

rural consumers towards online shopping. Both primary and secondary sources of data were used for the purpose of the study. Primary data were collected directly from respondents through a structured questionnaire, which was circulated using Google Forms to ensure ease of access and response. Secondary data were gathered from various books, academic journals, research articles, and relevant websites to support the study framework.

The sample size for the study consists of 60 rural consumers from Dakshina Kannada District. Respondents were selected using the simple random sampling technique, which provided equal opportunity for all individuals in the population to be included in the study. For analysing the collected data, percentage analysis, chi-square test, and correlation analysis were employed. The results of the analysis are presented in a tabular form to ensure better understanding and interpretation.

### **Hypotheses:**

Based on the objectives of the study, the following hypotheses were formulated:

- H<sub>01</sub>: There is no significant relationship between age of rural consumers and their attitude towards online shopping.
- H<sub>02</sub>: There is no significant relationship between gender of rural

consumers and their attitude towards online shopping.

- H<sub>1</sub>: There is a significant relationship between demographic variables and attitude towards online shopping.
- H<sub>02</sub>: There is no significant relationship between educational qualification of rural consumers and their attitude towards online shopping.

**Limitations:**

- Time and other resources are limited during the study period.
- The study is focused more on Factors influencing of consumer behaviour towards online shopping Problems faced by consumers during online shopping and Post purchase behaviour of consumers towards online shopping.
- The respondent 's opinion may differ due to poor memory power or bias

which would not be eliminated.

- Negligence of response due to busy schedule at a work place or other personal reasons.
- The study is limited to only rural people of Dakshina Kannada and it can't be generalized.

**Results of the study:**

Primary data for the study were collected using a structured questionnaire from rural consumers who use online shopping platforms. Data analysis involves organizing and examining the collected information in a systematic and objective manner, while data interpretation explains the results to understand their meaning. Both steps are important in the research process as they help in drawing valid conclusions. This study analyses and interprets the attitudes of rural consumers towards online shopping based on the responses obtained from the questionnaire.

Table No 1: Age wise Distribution of online shopping

Age	Frequency	Percentage
18-21	40	66.7
22-29	14	23.8
30-39	2	3.16
40-49	2	3.17
50 above	2	3.17
Total	60	100

The age-wise study, 66.7% of respondents are between the ages of 18 and 21. It suggests that younger people are more interested in

online shopping than older people, who still prefer to purchase at traditional stores.

Table No 2: Gender Wise Distribution of online shopping:

Gender	Frequency	Percentage
Male	29	47.6
Female	31	52.4
Total	60	100

According to the above statistic, of the 60 respondents in remote regions that use the internet and visit various shopping sites, 54.2

percent are women and 47.6 percent are men. Thus, it is evident that rural women are more devoted to internet buying.

Table No 3: Educational Qualification of Respondents

Educational qualification	Frequency	Percentage
Under Graduate	32	54
Graduate	18	30
Under Post graduate	4	6
Other	6	10
Total	60	100

According to the survey on respondents' educational backgrounds, 54% are undergraduates, 30% are graduates, 10% are postgraduates and 6% are other. It

demonstrates that an individual's level of education has a big impact on how they shop online.

Table No 4: Preference for online shopping:

Preference	Frequency	Percentage
Yes	57	95
No	3	5
Total	60	100

According to the above table, 95% of rural consumers like online shopping, while only 5% do not.

Table No 5: Importance of speed of delivery

Preference	Frequency	Percentage
Yes	50	83.3
No	10	16.7
Total	60	100

The above table shows that 83.33 percent of rural consumers need speed delivery and 16.66 percent do not. Delivery speed is a crucial determinant of rural consumer satisfaction.

Table No 6: Chi-Square Test – Age and Attitude Towards Online Shopping

Particulars	Calculated $\chi^2$ Value	Table Value (df=4, $\alpha=0.05$ )	Result
Age Vs Attitude	12.46	9.49	Significant

The above table shows that Chi-square value (12.46) is greater than the table value (9.49), the null hypothesis ( $H_{01}$ ) is rejected. Hence, age has a significant relationship with attitude towards online shopping.

Table No 7: Chi-Square Test – Gender and Attitude Towards Online Shopping

Particulars	Calculated $\chi^2$ Value	Table Value (df=1, $\alpha=0.05$ )	Result
Gender Vs Attitude	4.21	3.84	Significant

From the above table the calculated value exceeds the table value; therefore, the null hypothesis ( $H_{02}$ ) is rejected. Gender significantly influences attitude towards online shopping.

Table 8: Chi-Square Test – Education and Attitude Towards Online Shopping

Particulars	Calculated $\chi^2$ Value	Table Value (df=3, $\alpha=0.05$ )	Result
Education Vs Attitude	10.82	7.81	Significant

From the above table since the calculated chi-square value is greater than the table value, the null hypothesis ( $H_0$ ) is rejected.

Educational qualification has a significant relationship with attitude towards online shopping.

Correlation Analysis Between Demographic Variables and Attitude

Variables	Co-relation Coefficient (r)	Nature of Relationship
Age and Attitude	-0.62	Moderate Negative
Gender and Attitude	0.34	Low positive
Education and Attitude	0.71	Strong Positive

From the above table, the correlation analysis indicates a strong positive relationship between education and attitude towards online shopping. Age shows a moderate

negative correlation, implying younger consumers possess a more favourable attitude. Gender shows a weak positive correlation.

**Findings:**

- Online shopping is prevalent among the young people in rural areas.
- Online shopping behaviour is positively influenced by the educational qualifications.
- The main reason for online shopping is convenience and time savings.
- The total respondent 47.6% are males and 52.4% are female.
- Delivery speed and website credibility are important issues in online shopping.
- when making purchases online, mobile applications are favoured over web browsers.
- The area covered for study is rural and urban 80.5%are rural consumers

and 17.5% are urban consumers.

- In this study most of the consumers are from Puttur and from Bantwala Taluk.

**Suggestions:**

From consideration of the overall findings appeared from the study, these are some suggestions.

- Spend more time at home by without going outside shopping.
- Online customers ought to have a concurrence with associations and different establishments and give off markdown coupons to the representatives in different associations and foundations as workers are the spine for the web-

based shopping.

- It is recommended to online customers to keep a data framework for creating SMS's and emails to the clients on the offers accessible in the stores.
- It is vital for the B2C E-Commerce sites to keep a client touchy valuing system, to convey client the best incentive for his cash.

### Conclusions:

According to the study's findings, rural Dakshina Kannada District consumers have a

favorable attitude toward internet purchasing, especially those who are younger and more educated. Online shopping is becoming more and more seen as a practical and effective substitute, even though traditional shopping is still relevant. Rural e-commerce participation will be further increased by addressing delivery limits, trust concerns, and infrastructure challenges. The study adds to the little body of empirical research on rural consumers' online purchasing habits and offers insightful information to policymakers and marketers.

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