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**RURAL CONSUMERS' SATISFACTION TOWARDS ONLINE SHOPPING WITH SPECIAL REFERENCE TO
BELAGAVI**

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ABSTRACT

Online shopping has gained significant importance in rural areas for several reasons. It has bridged the geographical gap, providing access to a wide range of products and services that may not be readily available in remote rural regions. The objective of this paper was to identify the factors that influence rural consumers for online shopping and also to analyse the satisfaction level of rural consumers towards online shopping in the rural areas of Belagavi. The data was collected from both primary and secondary sources. The simple random sampling technique was applied to collect data from the 50 respondents. Descriptive statistics and tabulation techniques were used to draw the conclusions. It is found that Online shopping companies and the government should take some steps to reach online shopping and e-commerce facilities in the rural area of Belagavi to improve the standard of living of the people as well as the GDP of the country.


KEYWORDS

online shopping, rural consumer, factors influencing, consumer satisfaction.

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1. INTRODUCTION

 Online shopping has gained significant importance in rural areas for several reasons. It has bridged the geographical gap, providing access to a wide range of products and services that may not be readily available in remote rural regions. This brings convenience and flexibility to rural consumers, eliminating the need for long journeys to urban areas to purchase products and services. It has had an insightful impact on the rural economy. It has created opportunities for local artisans, farmers, and small businesses to reach a broader customer base, thereby expanding their market horizon. This enables rural entrepreneurs to showcase their products and services to generate income and in turn, contribute to economic growth and sustainability within rural communities. Online shopping plays a crucial role in education and awareness. Rural areas often have limited access to information and technology resources. Online shopping platforms provide access to educational materials, books, and digital courses, empowering rural residents with opportunities for learning and personal development. It also enables them to stay informed about current events, government schemes, and various aspects of life that can lead to overall progress. In addition, the convenience of online shopping enhances the quality of life in rural areas. It saves time and effort by delivering essential goods and services directly to residents' homes. This is particularly significant in regions with bad weather conditions, limited transportation options, or for individuals with limited mobility, such as the elderly and disabled. Furthermore, the growth of online shopping has encouraged the development of digital skills in rural communities. As people adapt to using technology for making purchases, they become more digitally literate, which can open doors to employment opportunities and participation in the digital economy. This digital empowerment has far-reaching implications for the socioeconomic development of rural areas.

2. REVIEW OF LITERATURE

Adrita Goswami et al. (2013) study explicitly indicates that in this competitive era, online marketers should concentrate on customer satisfaction to retain existing customers and have to offer new schemes day by day to attract new customers. **Malika Sharma (2020)** found that in spite of so many issues and challenges, e-commerce tries to capture the rural areas that need further development. **Dutta and Dasgupta (2010)** reveal that the availability of information, family income, the experience of using the internet and online security are the important factors influencing Indian customers' attitude toward online shipping. **P. A. Deshmukh and S. Chourasia (2019)** revealed that urban customers have a favorable attitude towards online shopping as compared to rural customers. **P. Madhavi & Chandra Shaker (2014)** revealed that e-commerce in rural areas is facing many issues. It can be explored by providing infrastructural facilities in villages. **Sonnet Debbarma (2014)** found that e-commerce is facing various issues, among security and privacy concerns are the major issues of e-commerce. **Ghosh, A. (2011)** found that to eradicate the digital divide, online shopping requires adequate financial and government support, industry and community participation and massive campaigns on e-commerce involving rural people.

3. RESEARCH GAP

After reviewing the various works of literature, it is found that the majority of the research on online shopping and e-commerce has been conducted in different parts of the country and abroad, but very little study has been found on the rural consumer's satisfaction towards online shopping at Belagavi. Hence, the researcher has undertaken this study in the rural areas of Belagavi district.

4. STATEMENT OF THE PROBLEM

Online shopping plays a crucial role in rural areas for several reasons. It offers a diverse array of products that might not be readily accessible in the local market. This accessibility empowers rural residents to meet their needs by eliminating the necessity of physically visiting stores, saving valuable time and effort. Furthermore, online shopping can serve as a solution to the limited transportation options in rural regions. It provides a platform for local artisans and businesses to exhibit and sell their goods, thereby fostering economic growth within these communities. There exists a significant gap in our understanding of rural consumers' satisfaction with their online shopping experiences. This research aims to thoroughly investigate and analyze the factors that influence rural consumers' satisfaction with online shopping. Key factors under study include issues pertaining to Payment Security, product price, customer care, product comparison, product quality, trust, and easy return policy. Keeping the above points in mind, the researcher made an attempt to study the topic entitled "**Rural consumers' satisfaction towards online shopping with special reference Belagavi**"

5. RESEARCH METHODOLOGY

The present study is empirical and descriptive in nature. To accomplish the objectives of the research both primary and secondary data were used. The primary data was collected through the structured questionnaire administered to rural consumers of the study area. Secondary data was collected from various research articles, journals, magazines, books and suitable official websites. The simple random sampling technique was applied to collect the data from 50 respondents. The five-point Likert scale was used in the questionnaire. Descriptive statistics and tabulation techniques were used to draw the conclusions.

PROFILE OF THE STUDY AREA

Belagavi is called the 'Foundry Hub of North Karnataka' and also the 'Sugar Bowl of Karnataka State'. It is located in the northern part of Karnataka along the Western Ghats. According to the 2011 census, the Belgaum district consists of 1270 villages with a total area spread across 13,454 sq. km. The population of the district is 47.78 lakh among 74.66% population of Belgaum districts lives in rural areas of villages. The literacy rate is 73.94% and the gender ratio is 969 females per 1000 males.

6. OBJECTIVES OF THE STUDY

1. To identify the factors that influence rural consumers for online shopping in the rural areas of Belagavi.
2. To analyse the satisfaction level of rural consumers towards online shopping in the rural areas of Belagavi.

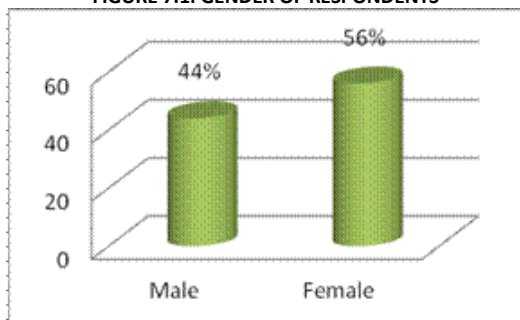
7. DATA ANALYSIS AND INTERPRETATION

TABLE 7.1: GENDER OF RESPONDENTS

Particulars	Frequency	Percentage
Male	22	44
Female	28	56
Total	50	100

Source: Field survey

FIGURE 7.1: GENDER OF RESPONDENTS



The above table and figure 7.1 show the gender profile of the respondents. Out of the total 50 respondents, 44% of the respondents were male and the remaining 56% were female. This shows that "Female" dominates the rating for "Gender of respondents".

TABLE 7.2: AGE GROUP OF RESPONDENTS

Particulars	Frequency	Percentage
Below 30 years	09	18
30 - 45 years	25	50
45 - 60 years	12	24
Above 60 years	04	08
Total	50	100

Source: Field survey

FIGURE 7.2: AGE GROUP OF RESPONDENTS

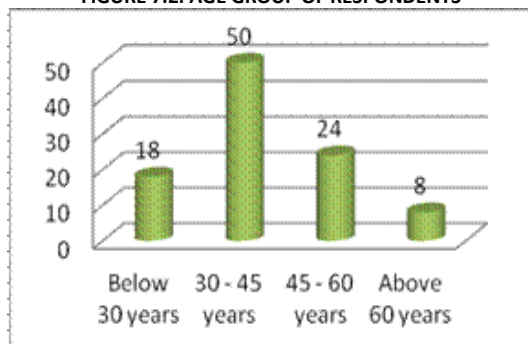


Table and figure 7.2 show the age group of the respondents. Out of the total 50 respondents, 50% were in the age group of 30-45 years, followed by 24% in the age group of 45-60 years, whereas 18% were in the age group of below 30 years. The remaining 8% were in the age group of above 30 years. This highlights that the "30- 45 years" dominates the rating for the "Age group of respondents".

TABLE 7.3: QUALIFICATION OF RESPONDENTS

Particulars	Frequency	Percentage
SSLC	22	44
PUC	15	30
Degree	10	20
Illiterate	03	06
Total	50	100

Source: Field survey

FIGURE 7.3: QUALIFICATION OF RESPONDENTS

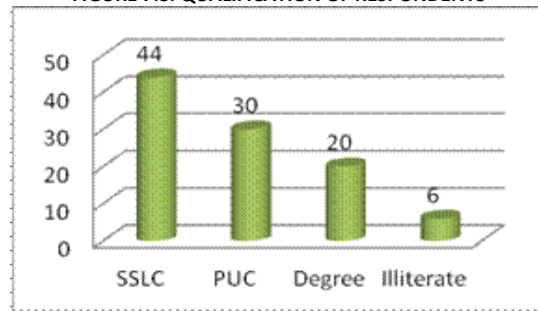


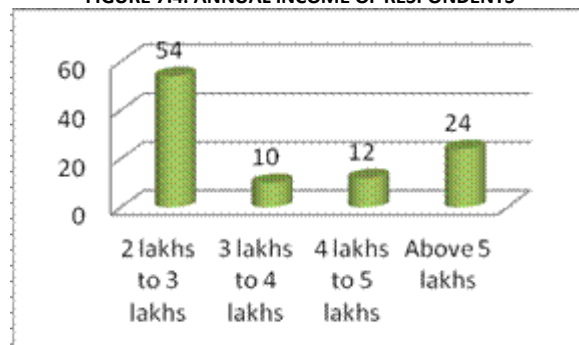
Table and figure 7.3 show the education level of the respondents. Out of the 50 respondents, 44% of the respondents qualified for the SSLC, 30% of the respondents cleared the PUC, 20% completed degrees and the remaining 6% were found to be illiterate. The above analysis shows that "SSLC" dominates the rating for "Qualification of respondents".

TABLE 7.4: ANNUAL INCOME OF RESPONDENTS

Particulars	Frequency	Percentage
Below 2 lakhs	27	54
2 lakhs to 3 lakhs	05	10
3 lakhs to 4 lakhs	06	12
Above 4 lakhs	12	24
Total	50	100

Source: Field survey

FIGURE 7.4: ANNUAL INCOME OF RESPONDENTS



The above table and figure 7.4 show the annual incomes of the respondents. 24% of the respondents were earning a yearly income of more than 4 lakhs, 12% were earning an annual income between 3 lakhs to 4 lakhs, 10% were earning between 2 lakhs to 3 lakhs and the remaining were earning an annual income below 2 lakhs. It indicates that "Below 2 lakhs" dominates the rating for "Annual income of the respondents".

TABLE 7.5: FACTORS INFLUENCING THE RURAL CONSUMERS FOR ONLINE SHOPPING

Statements	SDA	DA	N	A	SA
Online shopping helps to find information of new products/services	02 (04%)	03 (06%)	18 (36%)	17 (34%)	10 (20%)
Advertisements and user reviews on online shopping have an influence on trying new brands	01 (02%)	03 (06%)	20 (40%)	16 (32%)	10 (20%)
Promotions and discounts on online shopping influence consumer behaviour	00 (00%)	05 (10%)	15 (30%)	17 (34%)	13 (26%)
Information available on online shopping sites is used in case of uncertainties regarding a purchase	02 (04%)	06 (12%)	27 (54%)	8 (16%)	07 (14%)
Online shopping sites provide an effective platform for gaining consumer's attention	01 (02%)	04 (08%)	21 (42%)	19 (38%)	05 (10%)
Online shopping provides the facility to shop 24/7	00 (00%)	02 (04%)	8 (16%)	22 (44%)	18 (36%)

Source: Field survey

Note: SDA - Strongly Disagreed, DA - Disagreed, N-Neutral, A – Agreed, SA – Strongly Agreed.

In the first statement, the majority of respondents fall into the "Neutral," "Agree," and "Strongly Agree" categories, with a total of 90% of respondents agreeing in some way. Only a small percentage strongly disagreed, indicating that a minority might not find online shopping platforms helpful in this regard.

The second statement explores that around 92% of respondents fall into the "Neutral," "Agree," and "Strongly Agree" categories, highlighting that online shopping platforms play a pivotal role in shaping consumer preferences and choices through such content.

The third statement examines the influence of promotions and discounts on online shopping behavior. 60% of respondents fall into the "Agree" and "Strongly Agree" categories, indicating that promotion and discounts are generally effective strategies to influence consumer behavior and attract them to online shopping. In the fourth statement, 30% of respondents fall into the "Agree" or "Strongly Agree" categories, suggesting that consumers often rely on the information provided on online shopping platforms when there are uncertainties with respect to purchasing.

In the fifth statement, the majority of respondents fall into the "Neutral," "Agree," and "Strongly Agree" categories, with a total of 90% of respondents agreeing that online shopping sites provide an effective platform to gain consumer's attention.

The final statement highlights the 24/7 availability and convenience of online shopping. The data indicates that a substantial 80% of respondents, including 44% who strongly agree, consider online shopping as a convenient, flexible and accessible option to shop 24/7.

TABLE 7.6: SATISFACTION LEVEL OF RURAL CONSUMERS TOWARDS ONLINE SHOPPING

Statements	HDS	DS	N	S	HS
Payment Security	02 (04%)	05 (10%)	18 (36%)	15 (30%)	10 (20%)
Product Price	01 (02%)	02 (04%)	20 (40%)	15 (30%)	12 (24%)
Customer care	01 (02%)	04 (08%)	12 (24%)	18 (36%)	15 (30%)
Product comparison	02 (04%)	04 (08%)	25 (50%)	10 (20%)	09 (18%)
Quality product	02 (04%)	04 (08%)	16 (32%)	22 (44%)	06 (12%)
Trust	03 (06%)	05 (10%)	20 (40%)	14 (28%)	8 (16%)
Easy Return Policy	02 (04%)	03 (06%)	10 (20%)	20 (40%)	15 (30%)

Source: Field survey

Note: **HDS** - Strongly Dissatisfied, **DS** - Dissatisfied, **N**-Neutral, **S** – Satisfied, **HS** – Highly Satisfied.

Payment security receives a balanced response from the respondents, while the majority falls into the "Neutral" and "Satisfied" categories (66%). There is a significant number who express concern in the "Dissatisfied" and "Highly Dissatisfied" categories (14%). This suggests that improving and reassuring payment security is crucial in online shopping platforms.

The price of products appears to have a more favorable response from the majority of the respondents, with 54% expressing satisfaction (30%) or high satisfaction (24%). However, it's important to note that a substantial number are in the "Neutral" category (40%), indicating space for improvement in perceptions regarding pricing.

Customer care receives a mix of responses, with a significant portion of respondents in the "Satisfied" (36%) and "Highly Satisfied" (30%) categories. However, there is also a notable number in the "Neutral" category (24%), indicating that there may be space for improvement in customer support services.

Product comparison appears to leave a significant number of respondents in the "Neutral" category (50%). However, a notable percentage is also in the "Satisfied" (20%) and "Highly Satisfied" (18%) categories, indicating that product comparison features are supported by many online purchasers.

Quality of products seems to have a relatively positive response, with a significant portion of respondents expressing satisfaction (44%) and a high degree of satisfaction (12%). Nevertheless, the "Neutral" category (32%) suggests that some respondents may have mixed feelings regarding product quality.

The aspect of trust appears to be satisfied with a considerable number of respondents expressing "Neutral" feelings (40%). While a significant portion falls into the "Satisfied" (28%) and "Highly Satisfied" (16%) categories, there are also a notable percentage of respondents who express some level of distrust or dissatisfaction (16%).

The ease of return policy is relatively well-received, with a substantial number of respondents expressing satisfaction (40%) and high satisfaction (30%). However, it's worth noting that a significant number are in the "Neutral" category (20%), suggesting there may be room for improvement in making return policies more user-friendly.

SUGGESTIONS AND RECOMMENDATIONS

TO IMPROVE THE FACTORS THAT INFLUENCES THE ONLINE SHOPPING OF RURAL CONSUMERS

To build on the positive sentiment expressed in the first statement, online shopping platforms should continue to focus on making product discovery easier. This includes improving search algorithms, providing detailed product descriptions, and enhancing the visibility of new products or services.

Given the strong influence of advertisements and user reviews, e-commerce platforms should continue to invest in effective marketing strategies. They can encourage customers to leave reviews and improve the visibility of these reviews to help consumers make informed decisions.

Since promotions and discounts have a significant impact on consumer behavior, online retailers should continue to offer enticing deals and tailor promotions to individual customer preferences. Personalized discounts and flash sales can be effective strategies to attract and retain customers.

To address uncertainties, e-commerce websites should maintain and enhance customer support services. Offering live chat, clear return policies and comprehensive FAQs can help customers make more confident purchasing decisions.

Given the agreement that online shopping platforms are effective in gaining consumer attention, businesses should continue to invest in creating engaging user experiences. Personalized recommendations, interactive content, and attractive visuals can help keep consumers engaged and returning for more.

To maintain the convenience of 24/7 shopping, online retailers should prioritize website and system reliability. Regular maintenance and robust customer support throughout the day and night can further enhance the accessibility and reliability of online shopping platforms.

Security should remain a top priority for online shopping platforms. Regularly update and communicate robust payment security measures to assure customers of the safety of their transactions. Transparency in data handling and privacy policies can also help build trust.

Online retailers can create educational materials or tutorials to help customers make the most of online shopping platforms. This can be especially useful for those who may not be as familiar with the process.

Maintain a user-friendly and intuitive design for the online shopping platform. User-centered design principles can simplify the shopping process and reduce any potential frustrations that users might encounter.

TO IMPROVE THE SATISFACTION LEVEL OF RURAL CONSUMERS TOWARDS ONLINE SHOPPING

While a significant portion of respondents express satisfaction with payment security, it's crucial to continue investing in robust security measures. To address the concerns of the 14% who are not satisfied, online retailers should provide clear information about their security protocols and offer multiple secure payment options. Building trust in this area is essential.

Given the relatively high percentage in the "Neutral" category regarding product prices, online shopping platforms can focus on providing clear and transparent pricing information. To appeal to the 6% who are not satisfied, they can consider offering competitive pricing, price-match guarantees, or loyalty programs to make customers feel they are getting value for their money.

To address the concerns of the 10% who are dissatisfied with customer care, e-commerce platforms should invest in improving their customer support services. This includes responsive live chat support, clear and easy-to-find contact information, and well-structured FAQs. Enhancing customer care can lead to higher satisfaction levels.

To serve the 38% of respondents who agree that online shopping helps in comparing products, e-commerce websites should continue to refine and expand their product comparison tools. This may include side-by-side product comparisons, detailed feature listings, and user-generated comparisons, making it easier for customers to make informed choices.

Since 32% of respondents are in the "Neutral" category regarding product quality, online retailers can improve customer confidence by providing detailed product descriptions, high-quality images, and customer reviews. Offering a robust return policy for quality-related concerns can also boost satisfaction levels.

Building trust is essential for online shopping platforms. For the 16% who express dissatisfaction, businesses should emphasize transparent policies, secure transactions, and clear terms and conditions. Additionally, actively seeking and responding to customer feedback can help improve trust levels.

To cater to the 10% of respondents who are not satisfied with the return policy, online shopping platforms should maintain and improve their return processes. This includes making return instructions clear and hassle-free, offering free returns when possible, and ensuring prompt refunds.

LIMITATIONS OF THE STUDY

- a) This study has considered the only rural people of the Belgaum district.
- b) The outcomes are purely based on the opinion of the respondents.
- c) The researcher has selected a sample size of only 50 respondents. Therefore, the findings cannot be generalized.

CONCLUSION

E-commerce and online shopping have become pivotal drivers of comprehensive growth in India, poised for even more transformative changes in the years to come. These digital platforms have made significant contributions to the nation's economy, fueled by the rapid advancements in information technology. With the ever-expanding internet user base, accessing competitive markets for better product deals has become more accessible and convenient. However, alongside the evident progress and evolution in the e-commerce landscape, concerns surrounding security and privacy among customers persist. Notably, despite the remarkable strides in this sector, online shopping has yet to penetrate rural and remote areas of India, primarily due to a host of challenges and issues. It is imperative for online shopping companies and the government to proactively address these hurdles and take affirmative steps to extend the reach of online shopping and e-commerce services to the countryside. By doing so, they can enhance the quality of life for rural residents and, concurrently, contribute to the growth of the nation's Gross Domestic Product (GDP).

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