



A study on rural customer satisfaction towards online shopping with reference to Ariyalur district

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Abstract

The growth of e-commerce in India has been significant, reaching beyond urban areas into rural regions, where internet access and Smartphone usage are steadily increasing. This study aims to assess the level of customer satisfaction among rural consumers with regard to online shopping. It explores key factors such as ease of use, delivery services, product quality, payment methods, and return policies. The research is based on primary data collected from rural respondents using structured questionnaires. The findings indicate that while rural customers appreciate the convenience and variety offered by online platforms, they often face challenges related to delivery delays, trust in payment systems, and limited digital literacy. The study provides insights into consumer behavior in rural settings and suggests measures for enhancing customer satisfaction and promoting inclusive digital commerce.

Keywords: Online, shopping, satisfaction, rural, customer, digital commerce

Introduction

Online shopping has emerged as a convenient and cost-effective method of purchasing products, reshaping consumer behavior across the globe. In India, the growth of e-commerce has gradually extended beyond urban centers to rural areas, driven by increasing Smartphone usage and internet penetration. Rural customers are beginning to explore online platforms for their shopping needs; however, their satisfaction is often influenced by factors such as product accessibility, delivery efficiency, payment options, and digital literacy. Understanding their satisfaction levels is essential for e-commerce platforms aiming to expand in rural markets (Kumar & Gupta, 2021) ^[1].

Objectives of the Study

- To analyze the awareness of online shopping among rural consumers.
- To assess the factors influencing rural customer satisfaction.
- To evaluate the challenges faced by rural consumers in online shopping.
- To offer suggestions for improving online shopping experiences for rural customers

Statement of the Problem

Despite the rapid growth of e-commerce in India, rural areas still face several challenges in fully adopting and benefiting from online shopping. Factors such as limited digital literacy, unreliable internet connectivity, lack of awareness, and logistical issues often affect the overall satisfaction of rural consumers. While online platforms offer a wide range of products and competitive pricing, rural customers may experience dissatisfaction due to delays in delivery, difficulties in using digital payment methods, and concerns about product quality and return policies. Therefore, there is a need to understand the specific expectations and satisfaction levels of rural consumers in order to improve their online shopping experience and bridge the rural-urban digital divide.

Need of the Study

The rise of digital technology and internet connectivity has opened up new opportunities for e-commerce in rural India.

However, rural consumers often face unique challenges that affect their online shopping experience, such as lack of digital awareness, fear of online transactions, delayed deliveries, and poor after-sales support. Understanding the satisfaction levels of rural customers is essential for online retailers to improve their services, customize their strategies, and tap into the growing rural market. This study is necessary to identify the gaps between rural customer expectations and actual experiences, and to suggest measures to enhance their satisfaction and trust in online shopping platforms.

Limitations of the Study

1. **Geographical Limitation:** The study is confined to selected rural areas and may not represent the views of all rural customers across India.
2. **Sample Size:** Due to time and resource constraints, the sample size is limited, which may affect the generalizability of the findings.
3. **Respondent Bias:** Some respondents may provide socially desirable answers or may not fully understand the questions, affecting the accuracy of data.
4. **Technology Awareness:** Limited digital literacy among some rural respondents may have influenced their understanding and responses related to online shopping.
5. **Rapid Market Changes:** The dynamic nature of e-commerce platforms and consumer behavior might cause the findings to become outdated quickly.

Review of Literature

Singh & Swami (2016) ^[2], In their study on rural consumer behavior, the authors observed that increasing mobile penetration and digital literacy have encouraged rural consumers to explore online shopping. However, lack of trust in online payment systems remains a major hurdle. Kumar & Gupta (2021) ^[3], this study highlighted that rural consumers are primarily motivated by price discounts and product variety in online shopping. Delivery delays and

poor return experiences were key factors reducing satisfaction. Rani & Sharma (2019) [4], The authors found that while awareness of e-commerce is growing among rural customers, most still prefer Cash on Delivery due to security concerns regarding digital payments. Jha & Singh (2018) [5], Their study concluded that digital platforms need to offer vernacular support and customer service in regional languages to enhance satisfaction among rural users. Mehta & Kalra (2020) [6], This research emphasized the role of logistics and delivery services in shaping the satisfaction of rural online shoppers. Timely delivery and effective return processes are crucial to build trust. Chaudhary & Dey (2017) [7] their research indicated that one of the major reasons rural consumers hesitate to shop online is due to fear of fraud and lack of product trial. The study suggested that customer education and awareness campaigns can enhance trust and adoption. Sharma & Verma (2020) [8] this study found that rural customers are mostly influenced by word-of-mouth and local influencers rather than digital ads. Convenience and door-step delivery were rated highly, but complex return processes led to dissatisfaction. Pandey & Mishra (2018) [9] the authors emphasized that infrastructure issues such as poor road connectivity and limited delivery coverage in rural regions directly affect service satisfaction and repeat purchases. Das & Behera (2019) [10] in their study of Odisha villages, the researchers noted that although mobile usage is high, awareness of secure payment gateways is low. Educational level plays a key role in online purchase decisions.

Research Methodology

Sampling design and methodology

“The present study has an experimental research situated on analysis method. The research is confined of Ariyalur. This paper is based on both primary and secondary data. Primary data composed through regularized Interview schedule from 100 respondents in Ariyalur District. The respondents for the study were depicted by means of simple random sampling method. SPSS collections were used for analysis. In order to find out the A Study on Rural Customer Satisfaction towards Online Shopping with reference to Ariyalur District. Simple Percentage analysis and chi – square analysis has been used to discover any variances about Rural Customer Satisfaction among the sample respondents.

Data Collection

Primary Data

The present study has used the both Primary and Secondary data. The pre-tested and well-structured interview questionnaire has used to collect Primary data.

Secondary data

The required secondary data were collected from various Journals and Websites, magazines and articles.

Analysis

In achieve the objectives of the study an analysis is made to understand the College Student’s online shopping behaviour. The statistical tools used are percentage analysis and Chi-square test. The socio Economic profile of the respondent are shown in the following figures.

Analysis and Interpretation

Table 1: Demographic Consideration of the Respondents

1.Gender	Frequency	Percentage
Male	95	63.3
Female	55	36.7
Total	150	100.0
2.Age	Frequency	Percentage
below20	28	18.7
21-30	66	44.0
31-40	51	34.0
Above41	5	3.3
Total	150	100.0
3.Maritalstatus	Frequency	Percentage
Married	67	44.7
Unmarried	83	55.3
Total	150	100.0
4.Educationalqualification	Frequency	Percentage
Up to high school	26	17.3
Undergraduate	99	66.0
Post graduate and professional	25	16.7
Total	150	100.0
5.Occupation	Frequency	Percentage
Students	43	28.7
Employee	67	44.7
Business	13	8.7
Agriculturist	12	8.0
Professionals	9	6.0
Others specify	6	4.0
Total	150	100.0
1. Annual income	Frequency	Percentage
UptoRs.15,000	32	21.3
Rs.15,001-25,000	74	49.3
Rs25,001-35,000	39	26.0
AboveRs35,000	5	3.3
Total	150	100.0

Source: Primary data

The gender distribution of the respondents consisting (63.3%) of male respondents and (36.7%) of female respondents. The major age group of online buyers was below 20 years. (18.7%) followed by 21 to 30 years (44%), 31 to 40 years (34%) and above 40 years (3.3%). The marital status of the respondents was, with (44.7%) married respondents and (55.3%) unmarried respondents. In terms of education qualification, majority (66%) of the respondents were undergraduates, (17.3%) of the respondents were up to high school, and (16.7%) of the respondents were postgraduate and professional. in terms of occupation,

almost (44.7%) of the respondents were employees,(28.7%) of the respondents were students,(8.7%) of the respondents were engaged them in business(81%) of the respondents were agriculturist, (6%) of the respondents were professionals.(4%) of the respondents they are house wife's. with regards to annual income of online buyers, the major group of online shoppers had annual income of Rs.15,001-Rs.25,000(26%), followed by Rs. 25,001- 35,000, (21%) followed by up to Rs. 15,000, and (5%) of the respondents are annual earning income were above Rs. 35,000 p.a.

Table 2: Online Buying Behaviour

Online Buying Behaviour	Classification	Frequency	Percentage
Frequency of purchase	Once per month	90	60.0
	Once in 3 months	26	17.3
	Once in 6 months	31	20.7
	Once in a year	3	2.0
Factors influencing on line purchases	No hidden cost	22	14.7
	Variety of products	44	29.3
	Quality	81	54
	others	3	2
Category of products	Electronic goods/equipment	55	36.7
	clothing/Lifestyles	14	9.3
	Books	9	6.0
	Home appliances	38	25.3
	Tours/hotel reservation/Online ticket reservation	31	20.7
	Others(specify)	3	2.0
Most preferred website	Myntra.com	12	8
	Amazon	64	42.7
	Flipkart	47	31.3
	E-bay	9	6
	snappdeal	15	10
	others	3	2

Source: Primary data

The above table shows that 60% of the respondents are buys Once in a month, 20 % of the respondents are buys six month once, 17.3% of the respondents are buys three month once, and 2% of the respondents are buys once in a year. 54% of the respondents are looks Quality as a factor for purchasing product on online, 29.3 % of the respondents are having Variety of products, 14.7% of the respondents are feels no hidden cost and 2% of the respondents are said others factors. 36.7% of the respondents purchased Electronic goods/ equipment, 25.3% of the respondents are

purchased Home appliances, 20.7% of the respondents purchased Tours / hotel reservation/online ticket reservation, 9.3% of the respondents purchased clothing / Life styles, 6% of the respondents purchased books and 3% of the respondents purchased others products. 42.7% of the respondents prefer Amazon, 31.3% of the respondents prefer Flipkart, 10% of the respondents prefer Snapdeal 6% of the respondents prefer Myntra.com eBay.com and 8% of the respondents prefer Myntra.com for their purchases.

Table 3: Chi-square test between Age and amount spent for online shopping

Age		Amount spent				Total
		LessRs5000	Rs5,000-10,000	Rs10,000- 20,000	Above Rs 20,000	
Below20	Count	8	9	0	11	28
	% of Total	5.3%	6.0%	0.0%	7.3%	18.7%
21-30	Count	17	13	17	19	66
	% of Total	11.3%	8.7%	11.3%	12.7%	44.0%
31-40	Count	29	11	11	0	51
	% of Total	19.3%	7.3%	7.3%	0.0%	34.0%
Above40	Count	0	1	4	0	5
	% of Total	0.0%	0.7%	2.7%	0.0%	3.3%
Total	Count	54	34	32	30	150
	% of Total	36.0%	22.7%	21.3%	20.0%	100.0%

Hypothesis: There is no significant relationship between Age and amount spent for online shopping.

Chi-Square Tests			
	Value	df	Asymp.Sig.(2-sided)
Pearson Chi-Square	45.330	9	.000

The chi –square test is applied for further discussion. The computed chi –square value is (45.330) which is greater than its tabulate value at 5 per cent level of significance.

Hence, there is a significance difference between respondents of age and amount of spent to purchasing their products through the online.

Table 4: Chi-square test between monthly income and category of product purchased in Online Shopping

Monthly income		Category of products						Total
		Electronic goods/ equipment	clothing /Life styles	Books	Home appliances	Tours / hotel reservation /Online ticket reservation	Others (specify)	
Upto Rs.15,000	Count	11	0	0	9	12	0	32
	%of Total	7.3%	0.0%	0.0%	6.0%	8.0%	0.0%	21.3%
Rs.15,001- 25,000	Count	24	6	9	18	16	1	74
	%of Total	16.0%	4.0%	6.0%	12.0%	10.7%	0.7%	49.3%
Rs25,001- 35,000	Count	18	5	0	11	3	2	39
	%of Total	12.0%	3.3%	0.0%	7.3%	2.0%	1.3%	26.0%
Rs35,001- 45,000	Count	2	3	0	0	0	0	5
	%of Total	1.3%	2.0%	0.0%	0.0%	0.0%	0.0%	3.3%
Total	Count	55	14	9	38	31	3	150
	%of Total	36.7%	9.3%	6.0%	25.3%	20.7%	2.0%	100.0%

Hypothesis: There is no significant relationship between monthly income and category of product purchased in online shopping.

Chi-Square Test			
	Value	df	Asymp.Sig.(2-sided)
Pearson Chi-Square	40.945	15	.000

The chi –square test is applied for further discussion. The computed chi –square value is (40.945) which is greater than its tabulate value at 5 per cent level of significance. So, we concluded that there is a close relationship between monthly income and category of product purchased in online shopping.

Findings of the Study

1. Gender-wise Participation

- A majority of the respondents were male (63.3%), indicating that men are more involved in online shopping activities in the rural areas of Ariyalur.
- Female participation was moderate (36.7%), suggesting that gender disparity still exists in rural digital commerce engagement.

2. Age Group Analysis

- The dominant age group involved in online shopping was 21–30 years (44%), followed by 31–40 years (34%).
- Young adults appear to be the primary users, likely due to better internet access and familiarity with digital platforms.

3. Marital Status of Respondents

- Unmarried individuals (55.3%) were more active in online shopping compared to married respondents (44.7%).
- This may be due to their independent lifestyle, frequent use of mobile apps, and interest in fashion, gadgets, and offers.

4. Educational Qualification

- A significant proportion of respondents were undergraduates (66%), showing that education plays a key role in technology adoption.

- Only 17.3% had education up to high school, indicating that less-educated rural consumers are still underrepresented in online shopping.

5. Occupational Background

- The majority were employees (44.7%) and students (28.7%), both of whom are more likely to have exposure to the internet and digital payments.
- Smaller segments like agriculturists (8%) and businessmen (8.7%) show emerging trends of rural entrepreneurs entering online markets.

6. Income Levels

- 49.3% of respondents earn between Rs.15,001–25,000 annually, indicating that middle-income rural earners form the bulk of online customers.
- Only 3.3% reported earnings above Rs.35,000, suggesting that affordability is a key concern and that value-for-money is a major motivator.

7. Frequency of Online Purchase

- A significant portion of the respondents (60%) shop online once per month, indicating regular engagement with e-commerce platforms.
- 20.7% shop once every 6 months, and 17.3% every 3 months, while only 2% purchase once a year.

8. Factors Influencing Online Purchase Decisions

- The quality of products is the most influential factor, cited by 54% of respondents.
- Variety of products (29.3%) is the second key driver, followed by absence of hidden costs (14.7%).
- Only 2% mentioned other factors, showing that product quality and variety are the top expectations among rural buyers.

9. Category of Products Purchased

- Electronic goods and equipment are the most commonly purchased category (36.7%), followed by home appliances (25.3%) and tour/hotel/online reservations (20.7%).
- Only 9.3% purchased clothing/lifestyle items, and 6% bought books.

Suggestions

Based on the findings, several suggestions can be made to enhance rural customer satisfaction towards online shopping in Ariyalur District. First, e-commerce platforms should prioritize product quality and transparency, as these are the key factors influencing purchase decisions. Ensuring clear information, verified reviews, and no hidden charges will build trust among rural users. Delivery systems and return policies need to be strengthened in remote areas to improve the overall shopping experience. As many rural users prefer cash on delivery but are gradually adopting digital payments, simplified guides and regional language support can promote safer and faster transactions. With a majority of customers shopping monthly, companies should implement targeted discounts, festive offers, and loyalty programs. Since awareness and participation among female customers are relatively lower, digital literacy campaigns specifically for women could bridge this gap. Additionally, customized marketing, regional language notifications, and physical pickup points at local hubs or Panchayats can make online shopping more accessible and convenient. By implementing these strategies, e-commerce platforms can significantly improve satisfaction levels and expand their presence in rural markets.

Conclusion

The study on rural customer satisfaction towards online shopping with reference to Ariyalur District reveals that online shopping is steadily gaining popularity among the rural population, especially among younger, educated, and employed individuals. Factors such as product quality, variety, and transparent pricing significantly influence customer preferences. Amazon and Flipkart are the most preferred platforms due to their accessibility and service reach. While most respondents shop monthly and show a positive attitude towards online purchases, challenges such as limited digital literacy, inadequate delivery infrastructure, and low female participation still exist. With improved logistics, regional language support, awareness programs, and customer-centric policies, online shopping can become a more satisfying and widely adopted experience for rural consumers. This study emphasizes the need for a more inclusive and tailored approach by e-commerce companies to cater to the evolving needs of rural India.

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