

ROLE OF DIGITAL GOVERNANCE IN PROMOTING E-TAILING AMONG RURAL CONSUMERS OF TELANGANA STATE-A STUDY

Dr. Jaipal Rathod

Dept. of Business Studies, Central University of Karnataka.

ORCID ID: <https://orcid.org/0000-0002-5545-5665>

Dr. Gugulothu Srinu

Asst Professor, Dept. of Public Administration and Policy Studies Central University of Kerala,

ORCID ID: <https://orcid.org/0000-0001-7693-8810>

Abstract

This paper aims to study the driving factors of E-tailing among rural consumers in India. The study highlights the more significant factors through online shopping transactions in rural areas, and the online shopping process is different in rural areas compared to urban cities. The online shopping process involves various website quality procedures, information on goods and services available, convenience and comfort of the customer, and safety/privacy of data. The study adopted a primary data source and collected 234 respondents through a structured questionnaire. The sample was collected from customers actively involved in online shopping in rural Telangana, India.

The research finding is that factors like website quality, Customer trust, perceived usefulness, price of goods and services, convenience, and comfort lead to significant customer shopping intention in rural areas. In addition, customer trust and website quality strongly influence the continuance of shopping intent e-shopping tradition. The governance of convenience, comfort, and perceived usefulness in expecting continuation shopping aims to use e-shopping in rural areas in India, possibly because thousands of other websites offer comparable benefits and uses. Meanwhile, from a hypothetical viewpoint, these findings add to the current literature in various ways. In the primary case, the researcher advances the literature on online purchasing by offering insights into the variables influencing Indian rural residents' inclinations to continue shopping online.

Keywords: E-tailing, Perceived usefulness, Rural Areas Trust, and Website.

1. Introduction

At present, within the era of globalisation, the limitations on the consumer to stay connected to a specific location for their choice of products have ended with the accessibility of products from all around the world, the Internet, and e-commerce. The consumer is free to go ahead by crossing the peripheries of the nearby marketplace through easy access to the entities of interest through e-retailing. The existing web-based models for e-retailing are components of an emergent phase preceding a period of rapid transformation, challenge, and opportunity within the Indian retail market (Pasha & Nazneen (2015). The incomparability of e-commerce permits the vanishing of geophysical obstacles and the creation of the possibility of making all the consumers and businesses on the planet potential customers and suppliers. The development of the E- Commerce

sector growth has primarily happened due to the quick adoption of the technology in the form of increased usage of devices such as smartphones and easy accessibility to the Internet through broadband, 4G, and 3G, which led to an augmented online consumer base helping to this growth (Anooja, 2015).

E-commerce is discovering novel edges within rural India. The e-commerce sector of rural areas has observed an unexpected rise recently. Online buying is becoming more popular in all rural towns and places nationwide. However, for this type of e-commerce to occur, the customer needs a decent internet connection, the capacity to screen through the numerous goods on sale, and a focus on selecting high-quality materials. For eCommerce behemoths like Snapdeal, Myntra, Jabong, Voonik, Amazon, Shopclues, and Flipkart, villages are a significant source of revenue. India Buys is a village-based eCommerce company that aids villagers in making internet purchases. Due to the eCommerce boom and rising rural internet usage, many businesses successfully operate in the rural market. Rural India is the future of e-commerce thanks to options for cash-on-delivery. Rural people can access eCommerce technology and procedures through G Pay, Phone Pay, a wallet, and payment software. In contrast, e-merchants are given a cash payment and fulfilment option. Additionally, distribution facilities and personalisation have made the delivery process flexible. Expanding the e-retail business can put a massive value on diverse stakeholders involved in the Indian retail sector. The growth prospects in the Indian e-retail industry are high. However, many challenges currently require attention (Nair, 2015). The same scenario holds for the e-retailing activities in rural segments, and the retailers need to work on the challenges while working on the opportunities. Almost 67% of the population resides in rural India, and unorganised retail shops generally execute their individual needs. This paper attempts to discover the vast opportunities and challenges at the forefront of the retail industry to develop and thrive in rural India. The online marketplace paradigm has progressed with eBay, Flipkart, Snapdeal, and Amazon. (Rathod, 2021). Rural consumers utilise the Internet the same way urban users do, and this transition is projected to lead to a rise in rural India's online purchases. As a result, it is reasonable to conclude that whatever sells in the urban market also deals in the rural market for e-retailers; rural areas are becoming a field. Newcomers and veteran players must recognise the transition and adjust their strategies accordingly.

2. Purpose of the study

According to the IAMAI, 2021. India ranks second in terms of active internet users, with 451 million. This number is almost evenly distributed between urban and rural users. With initiatives like Digital Village providing internet access to more people, internet users are expected to grow even more. This opens up a vast market for e-commerce players, especially in tier 2 and 3 cities and rural areas. According to a Red Seer survey, e-commerce platforms such as Amazon and Flipkart produced sales worth Rs 190 billion during the 2019 festive sales, most coming from rural areas.

This demonstrates the segment's growing significance in the e-commerce landscape. It is also crucial to earning a customer's confidence. Customers in rural India are price-sensitive and have little disposable income, so they cannot afford to purchase a product later to discover it differs from what they expected. Customers can touch and feel the product at the closest Omni-Channel location in a few cities, which can be beneficial until purchasing them at a discount from an online retailer. This can also help with rural marketing distribution and supply chain problems.

Understanding the local culture and providing discounts during special events such as regional festivals can help e-commerce sites boost revenue and build a customer-centric approach. During festive deals, e-commerce sites will give consumers a "Gratitude Letter" in the regional language, with their name written, for a more personalised experience. In addition, establishing an efficient consumer grievance addressing cells in regional languages would aid in developing more customer-friendly e-commerce websites.

E-Retailers remain to reach out to the rural population

Indian Villages contribute significant cash to e-commerce conglomerates such as Snapdeal, Myntra, Amazon, Shop Clues, and Flipkart. India acquired a village-based eCommerce start-up that enables people to buy things online. Due to online development and the growth in rural internet users, several start-ups effectively function in the rural market. Rural India, with cash-on-delivery options, is the eCommerce sector's future. India acquired a village-based eCommerce start-up that enables people to buy things online. Payment apps such as Phone Pay and Google Pay connect rural people to eCommerce technology and procedures while providing e-merchants with a cash payment and fulfilment option—customisation and distribution.

The government of India played a key role during COVID-19

The government of India's "Start-up India" program has made it simpler for new businesses to grow. It is expected to have a more significant impact on the rural market. Furthermore, some eCommerce companies have collaborated with the Indian government to provide services in rural regions. E-commerce businesses are now covered under the Consumer Protection Act of 1986. Villages are getting online due to the government's initiatives to provide internet access via community service centres (CSCs). The government has established around 43,000 Wi-Fi hotspots in rural regions through BharatNet under the Wi-Fi Choupal Scheme. The government has found approximately 43,000 Wi-Fi hotspots in rural areas under the Wi-Fi Choupal Scheme. Wi-Fi hotspots have been discovered in 7,183-gram panchayats spanning 12 states and union territories, including Uttar Pradesh, Bihar, Jharkhand, etc.

Rural Distribution Model

Amazon and Flipkart have sought locals' help in transporting items in and around isolated areas. The experimental scheme has helped eCommerce behemoths reduce shipping times from a week to 2-3 days, and local fulfilment centres enable enterprises to overcome the demand-supply gap.

Rural people utilise the Internet the same way urban users do, and this shift is projected to result in a rise in online transactions in rural India. As a result, it is reasonable to conclude that something that sells in the urban market also deals in the rural market. For e-retailers, rural markets are becoming a battlefield. Newcomers and existing players must recognise the change and adjust their strategies accordingly.

As per UNCTAD, modern retail formats within rural regions still need to be more significant. The rural retail market is emerging, and it seems logical to tap the immense potential. Arora (2013) mentioned that the Euro-monitor report approximated that the e- retail development of the Indian market has crossed Rs—two thousand seven hundred crores in the year 2010 since Rs. 400 crores in 2005.

Moreover, the higher broadband and mobile penetration, 3G rollout, cash-on-delivery services, and internet-based banking led to online transactions. Due to more internet penetration and initiatives such as e-Choupal for the ease of farmers, rural India is stimulating. Earlier, the farmers travelled to the nearest city to purchase different things. Now, with the accessibility to online stores, they are offered these products and various good deals appropriately.

As per Nair (2015), e-retailing or internet-based retailing is the retailing tasks performed via the Internet. Various internet or e-commerce retailers in India provide a range of products to consumers. Generally, retail businesses are termed business-to-consumer (B2C). E-commerce retailers are further divided into two categories: focused and multi- category focused retailers. Category-focused retailers offer specific products with a profound collection. Multi-category players provide an array of products with a narrow range. Desai (2013) stated that rural markets have enormous potential for marketing professionals; however, this market presents numerous challenges for serving them with related marketing mixes in an urban setting.

According to Sinha et al. (2015), although online retailing emerged in various countries long after establishing large-format retailing, it developed much earlier in India. Due to no limitations because of geography and the provision of a wide variety of products at highly eye-catching costs by online retailers, the internet-based system has instituted recognition within small cities and rural regions in which big-format retail systems are thus far from penetration. Considering the Indian scenario, about 40 % of selling contributions for numerous big web-based stores come from more minor, medium- developed cities and rural regions still awaiting serving through big-format retail systems. Goswami Mathur (2011) highlighted that the actual intensification that e-commerce retailers are making a bet on within India is a boost in purchasing within smaller towns having no contact with modern retail. Various web-based retail portals, such as eBay, Snapdeal, and Naaptol, record between 40% and 60% of the total sales within rural regions, separately from the tier II and III cities. As per eBay India Census 2010, concerning 3,296 Indian cities that did shopping on eBay that year, almost 2,234 were tier II and tier III cities, and 1,045 were rural parts.

3. Theoretical background

In essence, a website is information technology. As a result, the technology acceptance model would explain some online purchasing intents. TAM (Davis 1989; Davis et al. 1989). This model is now the most widely used technology acceptance theory in information systems research. TAM has been demonstrated to be economical in multiple empirical tests, a robust model of technology adoption behaviours across a wide variety of information technology (for a summary of this study, see Gefen and Straub 2000). Although much TAM research has focused on information technology acceptance in work, the theory is adaptable and effectively applied to various non-organizational situations (e.g., Agarwal and Karahanna, 2000; Davis et al., 1989). According to TAM, two views about (1) the perceived utility (PU) of utilising the new information technology and (2) the perceived ease of use (PEOU) of the new information technology influence the intention to accept, that is, to utilise it willingly. PU assesses an individual's subjective evaluation of the new IT utility in a given task-related environment. PEOU is a measure of the mental effort required to understand and use new technology. The previous study has gone into considerable depth about (TAM et al., 2000). We propose that TAM- predicted routes also apply to e-commerce, as demonstrated in the earlier study (Gefen et al., 2000). As in prior TAM revisions, the fundamental premise is that information technology users (in this example, online consumers utilising a Web site) respond logically when choosing information technology. The more appreciated and straightforward a website is in assisting users in completing their work on time, the more it will be used.

4. Proposed model and Hypothesis

Website quality

Wolfenbarger and Gilly (2001) established the idea of goal-focused online purchasing, which considers online shopping to be convenient and accessible, giving rich information and providing a large selection and inventory without requiring contact with others. Initial confidence develops fast based on accessible facts (Meyerson et al., 1996). Consumers will trust and rely on a website if they believe it is of good quality (McKnight et al., 2002). Demangeot and Broderick (2010) confirm that website design, in the form of usability and information accessibility, is essential for online traders. Consumer trust is enhanced by the quality of the website's information and a well-designed user experience (Fung & Lee, 1999). The quality of a website can help forecast behaviour. Its perceived quality influences the perceived utility and trustworthiness of a website. Furthermore, e-retailers would perceive a website as more reliable if its contents, style, and colours indicate site quality and appear more appealing. As a result, based on past research, the researcher predicts

H1a Perceived web quality and perceived usefulness are strongly correlated.

H2b Customer trust in online retailers positively correlates with perceived website quality.

Customer Online Trust

For internet purchases, trust is critical (McCole & Palmer, 2001). Because online purchasing is dangerous, trust and risk are essential to completing transactions (Pavlou, 2003). In online transactions, trust is critical (Jarvenpaa & Tractinsky, 1999). Online trust is necessary regarding financial information, personal data, and online marketing (Egger, 2006). The perception of the risks and benefits of online marketing impacts online trust (Teo & Liu, 2007). Customers' expectations, not opportunistic interims, are what trust is all about (Gefen et al., 2003). According to several research, higher online trust leads to increased customer online purchase commitment (Verhagen et al., 2006; McKnight et al., 2002; Lim et al., 2006; Ling et al., 2010). As a result, we argue that trust denotes confidence in the vendor's capacity to keep their commitments (Ganesan, 1994). As a result, perceived usefulness should be associated exclusively with credible e-vendors (Festinger, 1957).

H2a Customer perceptions of online trust and usefulness are positively correlated.

Perceived usefulness

Burke cites perceived utility as a crucial prerequisite for mass-market technology acceptance. Perceived usefulness is how technology may improve and simplify human life (1997). (Peterson and others, 1997) If a website offers services to customers, it is useful; moreover, if the customers' expectations for delivery are met, it is not advantageous. Its usefulness and accuracy influence customers' opinions of a website. Even if they are dissatisfied, users of an online store may choose to stick with it if they find it valuable (Bhattacharjee, 2001). Customers are likely to research products before making a purchase; therefore, the perceived utility of the buying experience may be more critical than the hedonic element (Babin et al., 1994). Perceived utility in a robust TAM predicts IT usage and intention to use, with e-commerce acceptance.

H3a Product Price and Perceived Usefulness are positively correlated.

H4b Increasing customer comfort and convenience are positively correlated with perceived usefulness.

Price of the goods and services

Customers in rural India are price-sensitive and have little disposable cash, so they cannot afford to buy a product, only to discover later that it differs from what they expected. Discounts, EMIs, and cashback have all contributed to this affordability. Furthermore, alternatives such as cash on delivery and replacements have instilled faith in the online purchasing process in the minds of consumers. Sales channels are opportunities to increase profits (e.g., Yoo and Lee, 2011; Zhang et al., 2010). Other studies suggest possible adverse effects, such as confusion or perception of injustice (e.g., Neslin and Shankar 2009). For example, Neslin et al. (2006) and Neslin and Shankar (2009) note that unequal product prices can lead to adverse reactions from consumers, such as customer confusion, perceived unfairness, or behaviour change, but acknowledge the possibility of price differentiation through shipping or promotion costs (Fassnacht & Unterhuber, 2016)

H4a Perceived Product price is positively related to online customer purchase decision- making.

Convenience and comfort

Amazon and Flipkart, the two major e-commerce companies, have created Hindi versions of their websites to attract new customers. It provides customers the convenience of buying in their preferred language, resulting in a better shopping experience.

H5a Customer Convenience and comfort are positively associated with increasing customer purchase decision-making.

5. Research Methodology Justification of the sampling

The current study is quantitative, and the study population is from the Indian state of Telangana. The data was acquired using a structured questionnaire survey approach, with the screening criterion being a rural population over 18 with prior internet buying experience. The following facts explain why the specific demographic was chosen. India's rural internet user base is growing three times faster than the rest of the country. According to research issued on June 3rd, 2021, by the Internet and Mobile Association of India (IAMAI) and consultancy company Kantar, it will swiftly outnumber urban users.

Target population: The present study targeted only the rural population that has actively purchased online products in Telangana in the last six months. The study uses primary and secondary data gathering techniques; preliminary data was collected using a structured questionnaire, while secondary data was collected through different research publications, newspapers, and eCommerce reports. To validate the conceptual model, the researcher visited an internet shopper in a rural area and proposed a hypothesis for the study. Previous studies have demonstrated that information gathered directly from users rather than service providers provides more accurate information about service characteristics and how they contribute to a higher quality evaluation in the context of e-commerce, primarily because the information gathered directly from users is the most accurate way to gauge customers' retention intentions (Cao & Mokhtarian, 2005). Urban consumers make up a more significant percentage of rural customer samples than is expected. However, since online customers are more likely to be urban and educated than rural customers, a rural sample is more representative of the online customer—community (OECD, 1998). Furthermore, a sample of rural consumers may represent community-wide e-shopping trends in the future. As a result, compared to the general population's profile, a rural consumer's profile is more comparable to that of an internet client. King and He is (2006) meta-analysis supported using rural consumers rather than specialists in technological adoption studies.

In the Telangana region's rural areas, respondents to the research poll actively used the Internet and conducted online shopping. 61.5% (144) of the sample's 234 respondents were men, and 38.5% (90) were women, as the researcher demonstrates in Table 1. The majority of the respondents were in their twenties, with 126 (53.8%) males and 75 (32%) females between the ages of 18 and 25, 13 (5.6%) males and females between the ages of 26 and 35, and 5 (2.1%) males and 2 (0.9%) females between the ages of 36 and 45. Sixty per cent of the population in Telangana's rural areas is under 30 years old, so this age range largely mirrors that demographic. In the male

group, 19.2% intend to spend up to Rs 5000, compared to 12% of female participants; 23.9% of male participants and 14.1% of female participants want to spend up to 10,000; and 12% of male participants and 9% of female participants plan to spend more than 10,000 rupees.

According to Table 2, 57 (24.4%) of the male respondents had made hotel reservations, compared to 28 (12%) of the female group, and 83 (35.5%) of the male respondents have used the Internet to buy movie tickets in the past six months. For both sexes, 38 (16.2%) people have bought apparel. 93 (39.7%) of males purchased entertainment services compared to 36 (15.4%) for females, while 83 (35.5%) of males purchased books, compared to 51 (21.8%) for females. Compared to 77 (32.9%) female respondents, 134 (57.3%) male respondents said they used the Internet for information searches. 107 (45.7%) male participants used it for social media communication. However, as opposed to 60 (25.6%) of the females, 83 (35.5%) of the male participants have used it for banking services, as opposed to 38 (16.2%) of the females, 121 (51.7%) of the male participants have used it for entertainment services, as opposed to 66 (28.2%) of the females, 49 (20.9%) of the male contestants have used it for work-related tasks, as opposed to 21 (9%) of the female, and 116 (49.6%) of the Participants who were men outnumbered women in every category. The researcher demonstrates in Table 3 that there are several concerns when online purchasing in rural Telangana areas, including security, quality, payment, and the language barrier.

Analysis

The consistency and validity of the scale were evaluated, and the research tools' convergent and discriminant validity were verified. A minimum load criterion of 0.70 was applied to allow an object to be placed on the scale (Fornell & Larcker, 1982). Fornell and Larcker's (1981) test was used for mean recovery variance (AVE) greater than 0.50. When calculating the relative relevance and significance of each item's factor loading, the researcher employed the source that Hair et al. (2006) suggested. Loads greater than 0.30 are regarded as loads greater than 0.40 are required, and loads greater than 0.50 are considered exceptionally substantial. Finally, Nunnally's suggested criteria evaluated the sufficiency of the safety factor generated for each measurement (1978).

Suppose the reasonable root of the AVE for each paradigm is more than the correlation between the performance of possibly overlapping constructs. In that case, discriminant validity, the measure of whether a single indicator can effectively distinguish between various constructs, is acceptable (Fornell & Larcker, 1981). Bagozzi and Yi's proposed values recommendations were all exceeded by all internal consistency reliability alpha values (Table 4), which range from greater than 0.8 to greater than 0.9. (1988). According to Table 4's correlation matrix, there is greater discriminant confidence when the square root of the AVE for a given formation is greater than the equivalent correlation value for that variable. The squared multiple correlations were higher than the threshold of 0.7, and the extracted mean-variance was higher than the threshold of 0.5, according to Bagozzi (1994), Byrne (2001), and Hair et al. (2006) (Table 5). As a result, the researcher examines the discriminant validity and converged reliability.

Structural equation model

A minimum sample size of 200 is recommended by Harris and Schaubroeck (1990) for the optimum amount of structural equation modelling, and a group size of up to 90 is regarded as suitable for the analysis of many groups. Hypotheses and tests are used as a first step in putting the proposed model to the test. Variables associated with intent to purchase online items in rural Telangana, India, were identified. The researcher computed the quality of the fit index (Figure 1). The Chi-square/degrees of freedom (CMIN/DF) ratio was introduced by Bentler and Bonnett (1980).

Additional goodness-of-fit indices determined by an SEM with AMOS 5.0 software include compression ratios greater than 0.90 for GFI, NFI, RFI, IFI, and CFI, indicating great model fit (Bentler, 1989). All hypotheses are statistically significant and verified, as shown in Table 6, with critical ratios greater than 1.96 ranging from 10.486 to 2.368, indicating acceptable findings (Holmes-Smith, 2000; Hair et al., 2006). The suggested model's goodness-of-fit indices matched the data, as shown in Table 7, as evaluated by the chi-square test. The RMR is 0.238, the GFI is 0.841, the CFI is 0.950, the RMSEA is 0.075, the NFI is 0.916, the IFI is 0.951, and the RFI is 0.902.

The researcher then examined each route's coefficient of determination (path significance) in our study model and the variation explained (R² value). The AMOS program displays each path's standardised regression weights, standard error, and critical ratio. The standardised regression weights, common errors, and critical ratios are shown in Table 7. The predicted correlations are very significant at $p = 0.000$. $W = 0.606$), following goods and service prices ($= 0.204$), and finally positive relationship between perceived ($= 0.146$). The model explains 71% of the variation in future purchasing intentions (Figure 1).

This study aims to develop a verified conceptual model incorporating several aspects and discusses the theoretical concerns of rural customers' continued e-shopping intents in India. The online field survey validates the hypothesised model, and the findings confirm that the perceived usefulness and amount of the goods and services are the primary factors influencing the persistence of buying intentions in rural India. It explains 71% of future e-commerce intentions. The study model yields some intriguing findings. Various data from industrialised nations suggest that perceived usefulness and enjoyment are the most potent predictors of intention or continuation intention. According to the findings of this study, perceived utility, convenience, and comfort are the most significant predictors of an individual's continued desire to use e-commerce (Table 7 consistent regression weight (CR = 0.606, CR = 7.733). The following factors influence continued shopping intention usage: the price of products and services $W = 0.204$, CR = 4.355), and perceived utility $W = 0.146$, CR = 2.367). Furthermore, customer trust and website quality significantly impact continued buying intention and e-commerce usage.

Because hundreds of websites give identical usefulness and advantages, the dominance of convenience and comfort completed perceived usefulness in expecting continued buying intent to use e-commerce cutting-edge rural India might be explained. As a result, attracting and maintaining consumers has become critical for a convenient and enjoyable e-commerce site. The best predictors of continued e-shopping in rural India were convenience and comfort, particularly for men. This finding is consistent with earlier research showing that men accept technology based on their hedonic experiences with e-commerce. The ease and comfort constructions in the study model reflect the pleasure people experience when they shop online, increasing their propensity to do so again.

Conclusions and contribution

From a conceptual point of view, these study findings add to the current literature in various ways. Primarily, the researcher contributes to the e-commerce literature by offering insights into the elements that appear to influence online purchasing continuation intentions in rural India. The researcher also believes that ease and comfort, the cost of products and services, and perceived usefulness impact future purchase intentions directly and indirectly. The more significant positive indirect effects of website quality on perceived usefulness, customer trust, and usefulness imply that online merchants should boost positive trust and site quality perceptions to make their e-commerce environment more valuable and accessible.

The desire to continue using technology, such as e-commerce, is decided by ease and comfort, and users want to create relationships with others inside online social groups (Schau & Gilly, 2003). Wilska (2003, p.459) claims that the customer's relationship with technology influences customers' lifestyles. A helpful and enjoyable buying experience should be encouraged in an e-commerce environment. Customers participating in the product creation are more likely to love the result. Similarly, messages about advantageous deals or items, such as those available on retail social networking sites such as Facebook, WhatsApp, and Twitter, are likely beneficial for sharing life with friends and family.

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Table 1 Demographic profile of respondents.

Age:	Male 144 (61.5%)	Female 90 (38.5%)
18-25 years	126 (53.8%)	75 (32%)
26-35 years	13 (5.6%)	13 (5.6%)
36-45 years	5 (2.1%)	2 (0.9%)
Income Status		
Rs 5000-10,000	68 (29.1%)	23 (9.8%)
Rs 10,001-15000	13 (5.6%)	5 (2.1%)
Rs 15001-20,000	9 (3.8%)	3 (1.3%)
Rs 20,001-25000	0 (0.0%)	1 (0.4%)
Rs 25001 and above	45 (19.2%)	56 (23.9%)

Table:2 products purchased online and reasons for using the Internet

Goods purchased in the last sixmonths	Male	Female
Book Purchasing	83 (35.5%)	51 (21.8%)
Apparels	38 (16.2%)	38 (16.2%)
Entertainment	93 (39.7%)	36 (15.4)
Ticket booking	83 (3.5%)	47 (20.1)
Sports equipment	31 (13.2)	18 (7.7%)
Hotel booking	57 (24.4%)	28 (12%)
Reason for using the Internet		
Information search	134 (57.3%)	77 (32.9%)
Entertainment	121 (51.7%)	66 (28.2%)
Social Media	107 (45.7%)	60 (25.6%)
Office work	49 (20.9%)	21 (9.0%)
Higher studies	116 (49.6%)	71 (30.3%)
Purchasing goods services	120 (51.3%)	59 (25.2%)
Banking services	83 (35.5%)	38 (16.2%)

Table: 3 Important issues when customers do online shopping.

Essential issues for online shoppers	Male	Female
Security/privacy	111 (47.4%)	72 (30.8%)
Product price	91 (38.9%)	48 (20.5%)
Services and product delivery	95 (40.6%)	53 (22.6%)
Product Quality	100 (42.7%)	71 (30.3%)
Payment	87 (37.2%)	59 (25.2%)
Language barrier	65 (27.8%)	46 (19.7%)

Table 4 Scale properties and correlations

Model Construct	Mean	Std dev.	Cronbach's alpha	Factors correlation					
				WQ	Trust	PU	PP	CC	CSI
WQ	27.26	6.37	0.910	0.844					

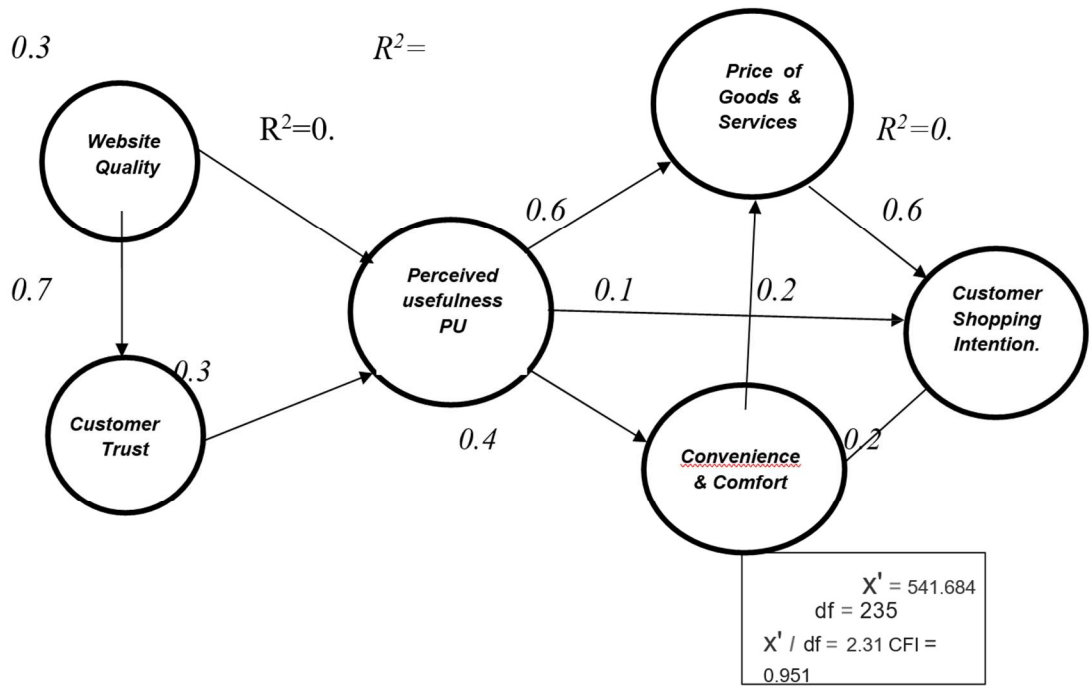
Trust	21.90	5.14	0.943	0.652	0.867				
PU	33.26	7.93	0.938	0.708	0.654	0.886			
PP	28.54	9.55	0.945	0.291	0.292	0.446	0.909		
CC	40.27	8.41	0.853	0.471	0.473	0.723	0.505	0.858	
CSI	32.02	8.12	0.956	0.442	0.443	0.678	0.577	0.817	0.927

Note: Crosswise elements represent the square root of the AVE value.

Table: 5 Measurement Model

Constructs / indicators	Factors loading	SE	CR	AVE	Squared multiple correlations
Website quality (WQ)				0.713	
WQ 1	0.916	0.074	14.226		0.84
WQ2	0.796	0.069	13.714		0.63
WQ 3	0.816	0.068	13.872		0.67
WQ4	0.841				0.71
Perceived Usefulness				0.753	
PU 3	0.861	0.056	19.071		0.74
PU 4	0.857	0.054	18.300		0.73
PU 5	0.903				0.81
PU 6	0.870	0.053	19.224		0.73
Customer Online Trust				0.785	
COT 1	0.913	0.057	18.316		0.83
COT 2	0.895	0.035	27.628		0.80
COT 3	0.881	0.057	17.646		0.78
COT 4	0.853				0.73
Product Price				0.827	
PP1	0.797				0.63
PP2	0.971	0.069	18.472		0.94
PP 3	0.935	0.071	16.784		0.87
PP4	0.934	0.071	17.542		0.87
Convenience and Comfort				0.737	
CC1	0.668				0.51
CC2	0.921	0.108	12.322		0.85
CC 3	0.903	0.111	12.287		0.81
CC4	0.891	0.109	11.814		0.79
Continuance Shopping Intention				0.860	
CSU 1	0.841	0.039	21.784		0.71
CSU2	0.925	0.031	31.003		0.86
CSU 3	0.973				0.95
CSU 4	0.957	0.026	37.771		0.92

Figure:1 structural equation model.



R²=0.51

R²=0.

Table: 6 Goodness-of-fit indices:

	Acceptable values	Value
Chi-Square CMIN	NA	541.684
Degree of freedom	NA	235
CMIN/DF	Chi-square/ df: C:5 (Bentler & Bonnett, 1989)	2.300
P value	p: S0.05 (Hair et al., 2006)	0.000
Root means square residual(RMR)	hed thresholds (the smaller, the better) (Hair et al., 2006)	0.238
Goodness-of-fit (GFI)	c". 0.90 (the higher, the better) (Hair et al., 2006)	0.841
Comparative fit index(CFI)	c". 0.90 (Hair et al., 2006)	0.950
Root means square error of approximate (RMSEA)	< 0.08 (Hair et al., 2006)	0.074
Average fit index (NFI)	c". 0.90 (Hair et al., 2006)	0.916
Incremental fit index (CFI)	c". 0.90 (Hair et al., 2006)	0.951
Relative fit index (RFI)	c". 0.90 (Hair et al., 2006)	0.902

Table: 7 Regression weight:

Standardised weights (B)				Regression CR.	Standard error SE.	Critical ratio	Paths value	Hypotheses finding
H1a	PU	<---	SQ	.378	.083	4.694	***	Accepted
H1b	CT	<---	SQ	.706	.065	10.485	***	Accepted
H2	PU	<---	CT	.384	.086	4.741	***	Accepted
H3a	PGS	<---	PU	.445	.072	6.548	***	Accepted
H3b	CC	<---	PU	.621	.052	8.291	***	Accepted
H3c	CSI	<---	PU	.146	.068	2.367	.015	Accepted
H4a	PGS	<---	CC	.226	.037	3.856	***	Accepted
H4b	CSI	<---	PGS	.204	.047	4.355	***	Accepted
HS	CSI	<---	CC	.606	.123	7.733	***	Accepted