

## A STUDY OF INVESTIGATING THE ONLINE SHOPPING INTENTION OF RURAL INDIAN WOMEN

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### **Abstract**

The purpose of this study is to investigate the online purchasing intention of rural women in India. Due to the advantage of internet-supported shopping facilities, rural people gained the opportunity to shop online encouraging the rapid growth of rural female online consumers. This made the marketers and researchers require the necessity of understanding the attitude and intentions of rural women in the context of online shopping. To examine the buying behaviour of Indian rural women, the study incorporates a theory of reasoned action with factors such as shopping convenience, trust, customer service, and consumer attitude. With the help of the questionnaire, 270 responses were collected from online shoppers from the rural areas of Thanjavur and Thiruvarur districts of Tamil Nadu. Among the four factors, the study identifies that trust has no direct influence on the online purchase intention of rural women. However, shopping convenience and service to customers have a direct influence on the purchase intention of rural Indian women.

**Keywords:** Rural Women, Shopping Intention, Attitude, Online Shopping, India

### **1. Introduction**

Around the world, women have the major responsibility of taking care of their families. With the caretaking role, women in rural places have to purchase the products in front of their spouses, kids' family members, and friends, (Baldwin, 2017). Owing to the rapid growth of the e-commerce industry in most parts of the country (India), online shopping has become familiar among rural women. Therefore, understanding the behavior of women is a major concern for marketers (Rao et al., 2018). Predicting the behavior of women consumers demands a concrete study to evaluate the purchase intention of women consumers towards online shopping. The study developed a conceptual model which analyses the purchasing intention of rural Indian women. The prime objective of the present study is to develop and empirically test the conceptual model with factors affecting the online purchase intention of rural women in India. The model incorporates consumer trust, shopping convenience, customer service, and attitude with the theory of reasoned action (TRA). "TRA is a very prominent intention model that has been widely used in predicting and describing consumer behavior across many areas" (Fishbein et al., 1980) which suits both offline and online shopping zones. However, TRA can be considered the appropriate theory in terms of studies related to online shopping behavior. Therefore, the present study used TRA as a base theory. As online shopping can be done from the comfort of one's home, the facet of convenience steps in and is considered a major influence in online shopping. Past studies have also found convenience to be a crucial component of online shopping (Clemes et al., 2014). The convenience factor enters the picture and is seen as a significant factor in online purchasing as it may be performed from the convenience of an individual's home. Shopping convenience has also been identified as a key element in previous research on internet buying. The most often mentioned justification for internet buying, according to (Burke, 1998), is convenience. As a result, the TRA paradigm for the present investigation takes convenience into account. Customer service is a key component of internet buying. Previous research has confirmed that the customer care offered by online retailers, such as their simple return policies and quick delivery options, has a substantial impact on consumers' purchase decisions (Rao et al., 2014).

When a website does not provide enough information, customers frequently search for customer assistance. Effective customer service helps to minimize perceived risks (Yang et al., 2015), which increases the inclination to purchase online (Pei et al., 2014). Return policies are evolving into a tactical weapon to boost revenue and retain clients as a growing number of customers embrace shopping online (Khan et al., 2015). The influence of an online retailer's return process on buyer behaviour hasn't been researched by many scholars (Nguyen et al., 2018; Rao et al., 2014). Therefore, customer service has been injected into the TRA framework of this study.

## 2. Literature Review

### 2.1 Theory of reasoned action

The TRA, proposed by (Fishbein et al., 1975), explains the relationship between beliefs, attitudes, subjective norms, intentions, and behaviour of humans. It also outlines the process of forecasting human behaviour. According to the concept, a person's behavioural intention to carry it out is the most important predictor of their behaviour. The individual's "attitude towards the behaviour" and "subjective norm" shape the person's behavioural intent. The degree to which a person prefers or marginalises a thing determines their attitude (Fishbein et al., 1975). According to TRA, a person's attitude towards behaviour includes both their appraisal of the consequence of their behaviour and their conviction that their behaviour will lead to that end.

### 2.2 Trust

"In online shopping, trust is the faith that the customer has on the online vendor; that he/she will deal in a fair manner", according to (Carter et al., 2014). The salesman in traditional brick and mortar establishments serves as a trusted advisor to the customers (Abbes et al., 2015). In the context of internet purchasing, there is no salesman; instead, search engines and assistance icons effectively taken his place, removing the basic basis of customer confidence from the transaction (Cho et al., 2015). According to earlier research, trust serves as the cornerstone of internet shopping and is a key factor in determining an online retailer's performance (Steyn et al., 2016; Fang et al., 2014).

For several causes, trust is seen as a crucial element in internet commerce (Nick et al., 2014). The purchasers could be secretly terrified that their financial data would be disclosed to an unidentified third party (Akhter, 2014). Current e-commerce research shows that greater levels of confidence in online stores are correlated with higher levels of desire to purchase online, and conversely (Ponte et al., 2015). In order to get a satisfactory outcome while doing any online transaction, trust is crucial (Blut et al., 2015). When a customer discovers that the information offered on a website is thorough, comprehensive, and of good quality, only then does he or she regard it to be reliable (Ponte et al., 2015). The fact is thoroughly shown in the studies now in circulation that trust impacts customers' online purchase intentions in a favourable way (Hsu et al., 2014; Lu et al., 2016; Mansour et al., 2014; Pappas et al., 2014). Therefore, the study proposed the following hypothesis

*H1: Online shopping of rural women is positively influenced by trust.*

### 2.3. Shopping Convenience

In the setting of online shopping, women consumers can be motivated hedonism and utilitarian value involved in purchasing an online product (Celik, 2016). The utilitarian and hedonic benefits can be considered as the online shopping convenience (Chiu et al., 2014). The idea of convenience in online purchasing relates to the ease of time savings, shopping from anywhere, and simple pricing evaluations (Al-Debei et al., 2015; Hung et al., 2014). A sizable number of people is preoccupied with daily tasks and has severe time constraints, making it difficult for them to physically go shopping (Chiu et al., 2014). People view online purchasing as a way to save time (Al-Debei et al., 2015). According to earlier research, shoppers' decision to purchase online is significantly influenced by the lack of journey time and the need to wait in long lines (Anesbury et al., 2016). Convenience is being studied as a consideration in this research for two key reasons.

Secondly, several academics have already emphasised the importance of ease in the growth of e-commerce (Lai, 2014).

Furthermore, convenience is said to be one of the main advantages of internet purchasing (Jarvenpaa et al., 1997). According to (Korgaonkar et al., 2014), “online consumers are more convenience seekers as compared to traditional shoppers”. Many studies on internet purchasing reveal that customers’ top driving factor for doing so is convenience (Anesbury et al., 2016). (Cho et al., 2015) indicated that the desire to buy online improves when a consumer's impression of convenience linked to internet shopping rises. Time, energy, concern, and the opportunity to compare several items in one location at any time are all convenience-related factors (Hung et al., 2014). The ease of buying a product from a website affects consumers' desire to purchase online, according to (Tandon et al., 2016). Buyers who are convenience-oriented have such a favourable view on their intention to make an online purchase, according to the findings of (Korgaonkar et al., 2014). Therefore, the study proposed the following hypothesis:

*H2: Shopping Convenience on online shopping has a positive influence on rural women online purchase intention.*

#### **2.4. Customer Service**

One of the top demands that customers have of online sellers in the context of online buying is for the goods to arrive on time (Hung et al., 2014). Customer service includes a sizable portion of prompt delivery and easy product returns. The additional risk associated with buying something online is another factor (Li et al., 2014), as the buyer is unable to physically inspect the item before buying it. Also, after making a purchase, the customer must wait for the item to be delivered before they can test it out for themselves (Parise et al., 2016). Online shoppers anticipate hassle-free customer service with a straightforward return policy (Pei et al., 2014). The consumer anticipates being capable of returning the product without any complications if there are any issues with how the thing fits, looks, feels, or is made (Chiu et al., 2014). Customer service is included in this study for two different reasons. Initially, consumers are well aware of customer service concerns associated to online buying, such as prompt delivering the product and support for customer service concerns regarding product returns (Thakur et al., 2015). Consumers consider poor customer service as a major problem that can have an adverse effect on their eventual purchasing intentions (Chang et al., 2012).

Furthermore, item returns and distribution as a component of customer service have never been investigated in earlier study projects. Customer service has long been utilised as a technique for managing complaints in the context of online purchase. Yet, internet suppliers are portraying service to customers as a differentiator for their company in the current environment of fierce competition (West et al., 2015). “Customer service offered by online retailers has a big impact on consumers' inclination to purchase online. The decision to purchase online is heavily influenced by customer service, which includes order monitoring, quick delivery, and simple return procedures”, (Morganti et al., 2014; Xu et al., 2015). In light of this, the study proposed the following hypothesis:

*H3: Online purchasing intention of rural women is positively influenced by customer service.*

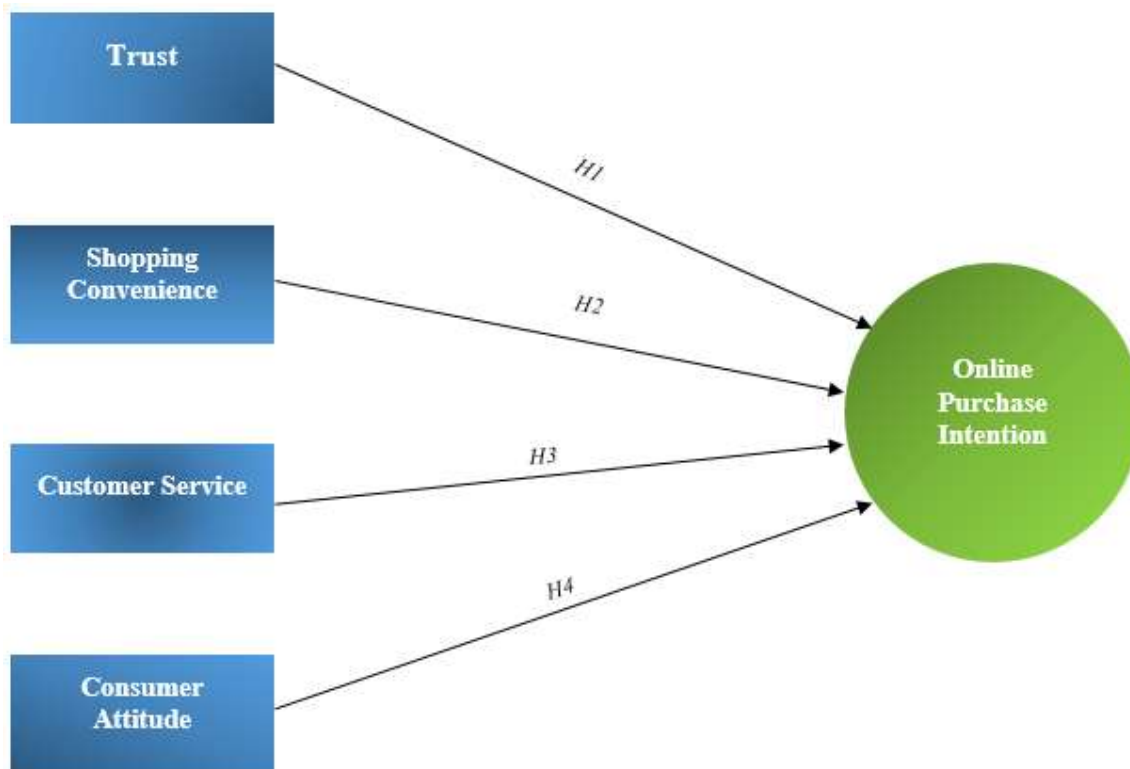
#### **2.5. Attitude on Purchase Intention**

Attitude towards the behaviour is defined as “degree to which a person has a favourable or unfavourable evaluation of the behaviour in question” (Ajzen, 1991). Also, attitude decides if an individual wants to engage in the behaviour at issue and whether that behaviour is good or harmful (Armitage et al., 2015). Several researches have unequivocally recognised the positive and considerable effect of attitude on intention when it comes to online purchasing (Chen et al., 2014; Hsu et al., 2014). Positive attitudes also likely to make electronic banking simple and improve willingness to adopt online purchasing (Pantano et al., 2015; Poncin et al., 2014). A consumer is far more likely to visit an online retailer's website and make purchases if they have a favourable

attitude on online purchase (Aldhmour et al., 2016; Chen et al., 2014). Therefore, the study proposed the following hypothesis:

*H4: Online purchasing intention of rural women is positively influenced by attitude.*

### 3. Theoretical Framework



**Figure 1: Conceptual Model Adapted**  
(Source: Prashant Raman, 2018)

### 4. Methods

#### 4.1. Questionnaire and Data Collection

For data collection process, the study developed a questionnaire which was categorized into two sections. The first section has acquired the data based on the respondents’ demographic details. The second section deals with evaluation of the factors such as trust, shopping convenience, customer service and consumer attitude which influences the online purchase intention rural women in India. This study has adapted “multi-item scales’ from the previous studies in order to measure the variables. The following Table 1 represents the adapted scales for the measurement of items involved in the questionnaire. Furthermore, the data were collected during August 2022 to January 2023 from the two districts (Thanjavur and Thiruvarur) of Tamil Nadu through physical as well as online questionnaire distribution. A total of 400 questionnaire were circulated through online and offline mode, out of which 35 were excluded as a result of improper or partial response. Finally, 270 appropriate responses were recorded with a response rate of 67.5 percent.

**Table 1: Adapted scales for the items**

Scale	Items (adapted)
<i>Trust over online shopping</i>	<i>Adapted items (Kim et al., 2011; Koufaris et al., 2004)</i>
(T1)	Online shopping sites are trustworthy
(T2)	The information mentioned on the website are reliable
<i>Consumer Attitude towards online shopping</i>	<i>The modified items were adapted from (Agarwal et al., 1999; Jarvenpaa et al., 2000)</i>
(CA1)	Considering the wider product selection, I like to shop online
(CA2)	As the item is provided with extensive description, I would like to shop more on

		online
<b>Online Convenience</b> (SC1) (SC2)	<b>Shopping</b>	<i>The modified items were adapted from (Brown 1990, Gehrt et al., 1993; Yale et al., 1986)</i> Internet shopping makes me more convenient to order the items I can compare and contrast products over online shopping
<b>Customer Service</b> (CS1) (CS2)		<i>The modified items were adapted from (Jeong et al., 2003; Kunz, 1997; Walsh et al., 2000; Zhu et al., 2002)</i> I am happy to shop online as I offered with return services of products I am happy with service delivery during online shopping
<b>Online Purchase Intention of Consumer</b> (PI1) (PI2) (PI3)		<i>The modified items were adapted from (Limayem et al., 2000; Van der Heijden et al., 2003)</i> Would you like to repeat the purchase for the same product again? Do you have willingness to purchase products over online? Would you like to continue the online shopping?

In this study, sampling technique such as judgemental sampling was used. Based on judgemental sampling, the initial set of respondents were selected. Furthermore, additional units were gathered from the initial samples. In the following Table 2, the demographic profile of the respondents will be shown:

**Table 2: Demographic profile of the respondents**

Measure	Item	Frequency	Percentage
<b>Age</b>	30 or below	177	65.5
	31 to 40	75	27.8
	40 and above	18	06.7
<b>Level of Education</b>	Secondary School and below	85	31.5
	Undergraduate	136	50.4
	Postgraduate and above	49	18.1
<b>Level of Income (INR) (Monthly Basis)</b>	10,000 or below	109	40.4
	10,001 to 20,000	87	32.2
	20,001 to 30,000	54	20.0
	30,000 and above	20	07.4
<b>Marital Status</b>	Single	95	35.2
	Married	141	52.2
	Others	34	12.6
<b>Number of Children</b>	Not Applicable	109	40.4
	1	86	31.9
	2 or above	75	27.7

To evaluate the accuracy of the research model and to examine the data validity and reliability SEM (Structural Equation Modelling) using SPSS was employed. For the evaluation of psychometric characteristics of the constructs, discriminant validity, convergent validity and ICR (internal consistency reliability) tests were implemented. There are definite standards required to be satisfied by the latent variables for the validity tests to hold good. Therefore, the standardized item loadings of the variables should be higher than 0.70. This indicates that the square root values of AVE (average variance extracted) should be greater than 0.50 (Fornell et al., 1981). To measure the reliability of the scale and internal consistency, composite reliability was used (Yi et al., 2003). Therefore, the value of ICR greater than 0.70 can be considered as acceptable. Through factor analysis of data, item loadings and cross-loadings have been obtained. The measured items from the following Table 3 shows that good loadings of the measured items.

**Table 3: Results of Cross loadings and Factor Analysis**

Items	Trust	Consumer Attitude	Shopping Convenience	Customer Service	Purchase Intention
<b>T1</b>	0.875	0.195	0.094	0.123	0.054
<b>T2</b>	0.870	0.103	0.157	0.065	0.031
<b>CA1</b>	0.160	0.878	0.128	0.107	0.089

CA2	0.275	0.854	0.074	0.071	0.005
SC1	0.168	0.082	0.830	0.152	0.131
SC2	0.073	0.102	0.821	0.227	0.062
CS1	0.284	0.231	0.215	0.812	-0.002
CS2	0.338	0.276	0.183	0.786	0.062
PI1	-0.061	0.061	-0.001	0.121	0.882
PI2	0.012	0.012	0.105	0.081	0.877
PI3	0.201	0.120	0.176	-0.051	0.769
<b>Eigen values</b>	7.121	2.504	2.329	1.371	1.003
<b>Percentage of total variance explained</b>	32.369	11.384	10.573	6.227	4.561

In the following Table 4, values of composite reliability, AVE square roots and correlations of the latent variables were shown. The square roots of AVEs were represented in diagonals. From the analysis matrix in Table 4 shown that the non-diagonal values did not exceed the diagonal values of the square roots of particular variables which is greater than 0.70. From the Table 3 and Table 4 it has been confirmed that survey data were reliable and sufficient convergent and discriminant validity is obtained.

**Table 4: Results of ICR and Discriminant Validity of the variables**

	ICR	Trust	Shopping Convenience	Customer Service	Consumer Attitude	Purchase Intention
<i>Trust</i>	0.91	0.86				
<i>Shopping Convenience</i>	0.85	0.35	0.76			
<i>Customer Service</i>	0.86	0.4	0.64	0.78		
<i>Consumer Attitude</i>	0.91	0.42	0.37	0.5	0.86	
<i>Purchase Intention</i>	0.87	0.08	0.24	0.19	0.14	0.86

#### 4.2. Test of Hypotheses

From the following Table 5, it has been observed that standardized  $\beta$  coefficients were calculated by the path coefficients evaluation. The following Figure 2 represents the level of significance and path coefficients for each hypothesis along with variances of the dependent variable – purchase intention. The four independent variables such as trust, shopping convenience, consumer attitude and customer service represents that 53 percent of the rural women have intention to shop online.

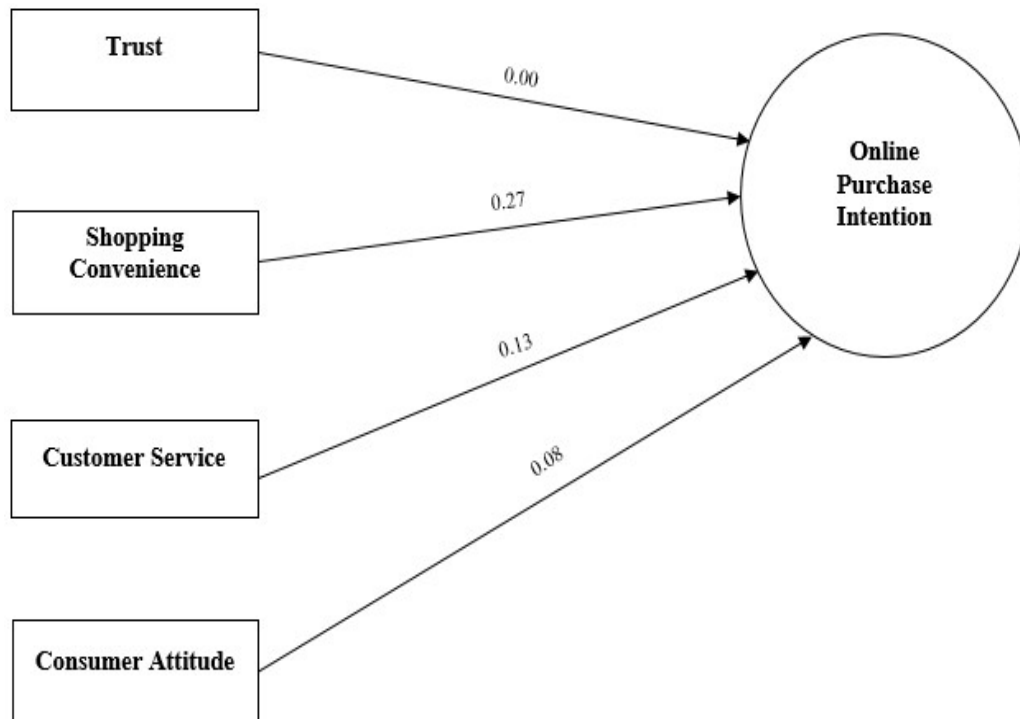


Figure 2: Hypothesis Test Results

Table 5: Hypothesis Test Results

Hypothesis	Unstandardized Coefficients	Standardized Coefficients	t-test values	p-value	Support
H1: Trust → Intention	0.00	0.00	-0.03	0.96	No
H2: Convenience → Intention	0.27	0.24	6.61	**	Yes
H3: Customer Service → Intention	0.13	0.07	2.07	*	Yes
H4: Attitude → Intention	0.08	0.05	3.45	*	Yes

From the above Table 5 it has been observed that trust has no positive impact on purchase intention of rural women. Therefore, H1 can be neglected. However, the factors such as shopping convenience, attitude and customer service have positive influence on online purchase intention of rural women. Therefore, the proposed hypotheses H2, H3 and H4 are supported as shown in the Table 5.

### 5. Discussion and Conclusion

On consideration with literature review involved in this study, the validity of the study’s model is supported by the empirical findings. According to the model, online purchase intention of rural Indian women is examined by the factors “trust, shopping convenience, customer service and consumer attitude”. The model also emphasizes that shopping convenience emerged as the major predictor of rural women’s purchase intention towards online shopping. From the hypotheses test result, it has been observed that trust have no positive influence on purchase intention and the other three factors such as shopping convenience, customer service and consumer attitude have a direct and positive influence on purchase intention of rural women (Bilgihan, 2016; Gaur et al., 2006). The main addition of this study to the body of literature on online purchasing is the recognition of the significant roles that convenience, trust, attitude and customer service play in the context of female online shopping.

According to the study, convenience has the most impact on rural women's decision to purchase online. This is consistent with other studies in the e-commerce field, offering more proof that ease influences behaviour in a substantial way (Ozturk et al., 2016). The current study has successfully

assessed the variables influencing a woman's behaviour in the context of internet purchasing. The model put out in this study and the many hypotheses generated are based on the TRA framework as well as earlier research on convenience, attitude, and customer service. Three of the four established hypotheses have found support in the investigation. The findings of this study demonstrate the critical importance of attitude, practicality, and customer service standards in determining females' behavioural intentions.

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