
PERCEPTION OF RURAL CONSUMER OVER DIGITAL MARKET KARAMADAI, COMIBATORE.

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ABSTRACT:

Consumer perception plays a major role in buying behaviour. Studies show that India has more rural user internet than urban uses. Hence there is huge space for e-commerce business in rural area. The aim of the study is to understand the perception of rural consumer of digital market in karamadai - Coimbatore district. To analysis this study we have used multipliable regression technic. The result comprises of factors that encourage and discourage the rural consumers to use online shopping, we have also given few suggestions.

INTRODUCTION:

Online shopping is a form of electronic devices which allows consumers to directly buy goods or services from seller over the internet using a web browser. Online shopping is also known as digital market. This technology helps many companies to grow their business. Nowadays consumers started purchasing product or service over the internet. If a consumer wants to find a product, they can find it by visiting a specific website directly or through different search engine. The role of internet in Indian trade and commerce as increased largely, it is also expected to have a major impact in both urban and rural area. Although initially rural Indian were hesitant to embrace the online shopping trends in certain time, we could see a change in attitude. Generally 70 per cent of the Indian population live in rural area. According to the planning commission, a town with a maximum population of 15,000 is considered rural in nature. There are rules followed by panchayat as: An area with a population density of up to 400 per square kilometres. Village with clear surveyed boundaries but no municipal board. A minimum of 75 per cent of male working population involved in agriculture and allied activities. In those rural area the population of less than 49,000 (tier – 3 to tier-6 cities). As of 2021, consumers can shop online using a range of different computer devices and smartphones. The COVID' 19 pandemic has propelled the raise of purchasing in India. There is an untapped potential in rural India when it comes to online shopping. The Indian Brand equity foundation (IBEF) a trust floated by the government of India to promote Indian trade and commerce globally, estimate that the Indian e-commerce market will expand to Dollar 200 billion by 2026 from dollar 38.5 billion in 2017 on the back of rising smartphone and internet penetration and rising prosperity.

STATEMENT OF PROBLEM:

The digital market is the core component in any business organisation. In that mode consumer perception and satisfaction is very important in any business, consumers are facing plenty of problems

in online market. It can be fraudulent activity in payment, confusion in choosing the items, receiving damage product. In that way this study is focused on rural consumer perception in the digital market with reference to Karamadai – Coimbatore District. Consumer perception refer to satisfaction of consumer. This has been analysed using various variable in this study, such as satisfaction, time saving, easy accessibility, user friendly, offer and coupon, fast services, etc. Above variables has been collected as data from the rural consumer and analysed on digital market in Karamadai – Coimbatore district. Rural India has a very high potential to help India become leader in e-commerce yet the study of the consumer behaviour of rural India have been scarce. Hence this study is an effort to understand the perception of rural consumer over digital market.

OBJECTIVES:

- To identify the perception level of rural consumer over digital market.
- To analysis the perception of rural consumer over digital market in karamadai – Coimbatore district.

SAMPLING:

The researcher is adopting systematic sampling method in this study. In Coimbatore district 2.63 per cent of consumers were in rural area. Thus, the researcher adopted systematic sampling method.

TOOLS AND ANALYSIS:

Researcher is adopting multipliable regression technics for this study. The researcher ischoosing demographic variable are considered as independentvariables such as age, gender, education, occupation, marital status, monthly incomeetc. the level of consumers perception are consider as a dependent variable.

TABLE 1.1

“Factor influence demographic variables toward the consumer perception”

MODEL SUMMARY:

The model summary for the calculated value of R is the correlation between the observed and predicted value of the dependent variable. The calculated values of R would range from 0 to 1 larger the value of R stronger is the relationship. The calculated value of R² is the multiple correlations or the coefficient of several determinants. It discovered the extent of disparity in the dependent variable. R² is also explained as the balanced reduction in error in estimating the dependent variable when the independent variable is known. The calculated values of R² reveal range from 0 to 1. Small value indicates that the model does not fit the data well. The value of adjusted R² reveals the extent to which the extent to which the independent variable explained the dependent variable. CR Ration = $\text{Const} + \beta_1 + \beta_2 + \beta_3 + \beta_4 + \text{Residual}$.

TABLE 1.1
MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 ^a	.616	.188	1.585

Dependent Variable: Consumer Perception

Independent Variable: demographic (constant), age, gender, education, occupation, monthly income.

Source: Computed from primary data.

Table 1.1 shows the calculated values of R, R² and adjusted R² of the regression model. It is seen that the calculated values of R were 0.785, R² were 0.616 and adjusted R² were 0.188. This implies that the correlation between the observed and the dependent variable is high at 0.785 and 18.8 percent of variation in the is explained uniquely or jointly by the factors influences the demographic (constant) age, gender, education, occupation, monthly income. The calculated value of adjusted R² was 0.188. It indicates that 61 per cent of the overall variance in “factors that influence the usage of digital market scores” can be predicted from the demographic variables.

ANOVA:

The results of analysis of variance (ANOVA) under regression analysis in order to know the suitability of the regression model for the sample consumers. It presents the results of sum of square, degrees of freedom, mean square, F-value and P – value. Variations in the dependent variable are explained by the analysis of variance results. Under the ANOVA sum of squares, degrees of freedom and mean square for the two sources of variations such as regression and residual are calculated. The calculated values of F- and P- value in the above ANOVA table explains the fitness of the regression model used for the study in order to find the influence of selected independent variable on the demographic of age, gender, education, occupation, monthly income. In other words, if the regression sum of squares is higher than the residual sum of square, the regression model accounts for most of the variation in the dependent variable. The F statistic is the regression mean square divided by residual mean square. If the significance value of F is less than 0.10 it indicates that the model is fit for the present study, which is the independent variable explain the variation in the dependent variable of perception of rural consumer over digital market in karamadai - Coimbatore district.

TABLE:1.2
ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.193	10	3.619	1.441	.297 ^b
	Residual	22.607	9	2.512		
	Total	58.800	19			

Dependent Variable: Consumer Perception

Independent Variable: demographic (constant), age, gender, education, occupation,monthly income.

Source: Computed from primary data.

The result of Table 1.2 shows the analysis of the impact of independent variable is determined by demographic variances of consumer of karamadai – Coimbatore district. This ratio reveals that the calculated value of F is 1.441. It is significant at 5 per cent level. This implies that the regression model is significant. The sum of square of residual is greater than the sum of squares of the regression indicating that variation in the dependent variable is not fully explained by the regression model. In other words, among the determinants of independent variables those determinants are having had an influence in perception of karamadai consumer in digital market. The ANOVA table shows that the calculated value of F was 1.441 and its P value was 0.297 it is less than 0.1, hence the calculated value of F was significant at 10 % level. So, the regression model used for the analysis to find the level of influence of independent variable on dependent variable was fit for the study. The researcher

analysed to know the level of impact of selected independent factors influence demographic variables towards the consumer perception.

Coefficients:

A coefficient refers to a number or quantity placed with a variable. It is usually an integer that is multiplied by the variable next to it. The variables which do not have a number with them are assumed to be having 1 as their coefficient. In other words, a coefficient is a multiplicative factor in the terms of a polynomial, or any expression. It is generally a number. Observe the following expression which shows that 5 is the coefficient of x^2 and 8 is the coefficient of y .

TABLE:1.3
COEFFICIENT

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.845	4.891		3.239	.010
	Age	-.957	.848	-.418	-1.129	.288
	Gender	-1.521	1.236	-.435	-1.231	.249
	Education	-1.321	.467	-.861	-2.830	.020
	Occupation	-.206	.357	-.176	-.577	.578
	Marital Status	-1.204	1.212	-.335	-.993	.347
	Monthly income	.010	.430	.008	.024	.981
	Average monthly Expenditure	.239	.304	.239	.788	.451
	Mode of Shopping	-.192	.482	-.114	-.398	.700
	Knowing of Digital market	.022	.271	.021	.083	.936
	Online shopping Company	-.061	.294	-.063	-.207	.840

Dependent Variable: Consumer Perception

Independent Variable: demographic (constant), age, gender, education, occupation, monthlyIncome.

Source: Computed from primary data.

The table 1.3 shows the relationship between the independent variable and dependent variable of karamadai consumer. The calculated value of 0.981 on monthly income of respondent is high during the period of study, which means there was high significant relationship between consumer perception and monthly income of respondent. The T value of the monthly income 0.024 is positively influencing the consumer perception. The calculated value of 0.936 on knowing the digital market of the respondent is high during the period of study, the T value of knowing of digital market is 0.083 positively influences the consumer perception. The calculated value of 0.840 on online shopping of respondent is high during the period of study, The T value of online shopping is -0.207 is negatively influencing the consumer perception of digital market. The calculated value of 0.700 on mode of shopping is high during the period of study, which means there was high significant relationship between consumer perception and mode shopping of the respondent, the T value of mode shopping is -0.398 is negatively influencing the consumer perception. The calculated value of occupation is 0.578 is high during the period of study, the T value of the occupation is -0.577, which shows the negative effect on the consumer perception of digital market. The calculated value of average monthly expenditure is 0.451, is high during the period of study, which means there was high significant relationship between consumer perception and average monthly expenditure of the respondent. The T value of average monthly expenditure 0.788, which has shown a positive effect on consumer

perception. The calculated value of marital status is 0.341, is high during the period of study, where the T value of marital status is -0.993 which shows negative effect on the consumer perception of the digital market. The calculated value of age is 0.288, is high during the period of study, which means there was high significant relationship between consumer perception and age of the respondent, The T value of the age is -1.129, it shows the negative effect on the consumer perception. The calculated value of the gender is 0.249, it was high during the period of study, where the T value of gender is -1.231, and it shows negative effect on the consumer perception of digital market. The calculated value of education of the respondent is 0.020, is high during the period of study, where the T value of respondent is -2.830, which shows negative effect on the consumer perception of the digital market.

CONCLUSION:

The Consumer strongly feel that online shopping is a huge time saver and this play a vital role in influencing people to move towards digital space. The digital market companies and the government must take efforts to educate rural consumers on how not to fall victim of cyber-crimes. By providing good quality products online market can build better trust among rural consumers. Personalising search option in apps will help consumers to find the product easily. This will help in avoiding confusion in choosing. Also giving proper product description will help consumers understand the product quality better, which will reduce unnecessary disappointments when it comes to variation in actual product from the picture. From our study we were also able to find few major factors that discourages rural consumers from using digital market, they are as follow; Security breach plays an important role in discouraging people from using online shopping. Rural Marketing consumer is afraid of how the quality of the product will be. A lot of rural consumers say they have received different product from what they saw in the picture. This creates a lack of trust towards digital market. Sometime the choice of products is so much that the rural consumers find it's very difficult to select the product. Nowadays rural consumer prefer digital market as their place of shopping when it comes to latest electronic goods. These are factors which influence the karamadai consumer over digital market.

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