

BRIDGING THE GAP: A COMPARATIVE ANALYSIS OF RURAL AND URBAN CONSUMER BEHAVIOR IN THE E-RETAIL OF CONSUMER ELECTRONICS

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ABSTRACT

The research paper offers a comprehensive analysis of rural and urban consumer behaviour in the e-retail sector to provide insights for businesses looking for to tailor strategies, address distinct needs, and improve online shopping experiences across the diverse demographic segments. The study employs five focus group discussions to explore preferences, factors influencing behaviour, and potential strategies for enhancing urban and rural consumers' online shopping experiences within the context of e-commerce. The focus of the research is on the differences in preferences, factors influencing behaviour, trust in e-retailers, and the impact of online information and marketing strategies among urban and rural consumers in e-commerce. Typically, urban consumers prioritise user-friendly websites, advanced features, and diverse product offerings, whereas rural consumers prioritise accessibility, affordability, and native language support. To effectively cater to these distinct preferences, e-commerce businesses must implement customised strategies that enhance customer satisfaction, inclusion, and happiness among both urban and rural customer bases. The research establishes that urban and rural consumers have distinct e-commerce preferences, particularly in the consumer electronics industry. Consumers in urban areas value websites with user-friendly interfaces and advanced functionality, whereas consumers in rural areas prioritise accessibility, usability, and local language support. To meet the needs of both groups, e-commerce businesses should develop specialised strategies, focusing on technology and support for urban consumers and addressing availability, trust, and proficiency issues for rural consumers. The objective of policymakers should be to expand internet connectivity, promote digital literacy, and encourage the incorporation of local languages into e-commerce platforms. Despite the study's limitations, it emphasises the need to comprehend diverse consumer behaviour in order to design inclusive and satisfying online shopping environments.

KEYWORDS: Sustainability Reporting, Corporate Sustainability, Corporate Social Reporting.

Introduction

The e-retail industry has rapidly grown, revolutionizing traditional commerce by offering global accessibility, diverse product options, and transforming consumer behaviour. Though, in this highly competitive landscape, businesses must understand nuances in consumer behaviour across various demographic segments, particularly between rural and urban consumers. This research paper aims to address the gap through a comparative analysis of rural and urban consumer behaviour in the e-retail of consumer electronics, providing valuable insights for businesses to customize their strategies and cater to distinct needs of both segments. To ensure a comprehensive understanding of the dynamics involved, the study employs an exploratory qualitative methodology, utilizing five focus group discussions for investigating the unique demands of urban and rural consumers in the e-commerce of consumer electronics. The research is organized around five key themes: (1) divergent consumer preferences and trends, (2) factors influencing consumer behaviour, (3) the role of Trust and perception in e-retailers, (4) the impact of online information and marketing, and (5) strategies for enhancing the online shopping experience.

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The research findings highlight the differences between urban and rural consumers. Urban consumers, characterized by greater exposure to technology and higher disposable income, prioritize convenience, quality, and variety in their purchasing decisions. Conversely, rural consumers, who typically have limited exposure to e-commerce, emphasize accessibility, usability, local language support, and affordability. In addition, these consumers often encounter challenges such as restricted internet connectivity and infrastructure limitations, which influence their purchasing behaviour and preferences. Trust and perception show critical roles in consumer engagement with e-retailers. Factors such as brand reputation, customer reviews, secure payment options, and effective customer service contribute to building Trust and fostering positive perceptions, ultimately affecting consumer loyalty and repeat business. Additionally, online information and marketing significantly influence consumer behaviour, leveraging digital channels like social media, websites, and email campaigns to drive brand awareness, engagement, and sales.

By examining the intricacies of rural and urban consumer behaviour, this research paper aims to equip e-commerce businesses with the knowledge necessary to adapt their platforms, products, and marketing strategies to serve their diverse customer base better. In doing so, businesses can foster a more inclusive and satisfying online shopping experience for consumers across the spectrum, ultimately promoting sustained growth and success in the e-retail industry. Furthermore, this research aims to provide insights for e-commerce businesses to cater to urban and rural consumers' unique needs and inclinations. The contrasting behaviours of these consumer segments emphasize the importance of prioritizing website navigation, variety, and prompt services for urban consumers while focusing on accessibility, affordability, and local language support for rural consumers. This well-structured approach enables businesses to create more targeted and practical strategies, ultimately enhancing the overall shopping experience for their customers.

Literature Review

The exponential expansion of electronic commerce has substantially influenced consumer electronics buying patterns, accentuating consumers' contrasting behaviours in urban and rural areas. According to research conducted by Pantano and Priporas (2016) and Chen and Dibb (2010), urban consumers prefer websites that are easy to navigate, have a wide variety of products, and have prompt payment and delivery services. Additionally, these consumers place significant importance on the brand's reputation, secure payment options, and satisfactory customer service. According to Cheung and Thadani (2012), individuals rely significantly on social media platforms to obtain information and exert influence. This is achieved through interactions with brands, influencers, and technology reviewers, as well as active participation in virtual communities, all of which aid in making informed purchasing decisions. Moreover, users anticipate interfaces that are easy to use, advanced functionalities, and incorporate state-of-the-art technologies to enhance their e-commerce encounter (Ganguly, Dash, & Cyr, 2010; Kim & Niehm, 2009).

Rural consumers exhibit distinct priorities in their purchasing decisions, including accessibility, affordability, and local language support. These priorities are influenced by traditional sources of information, such as print media, word-of-mouth, and television advertisements. This is due to the limited internet connectivity and digital literacy prevalent in rural areas, as Vakulenko et al. (2022) and Corbitt, Thanasankit, & (2003) noted. According to Pantano and Priporas (2016), there are obstacles related to internet connectivity and logistics systems that pose difficulties for individuals. These challenges may lead to extended delivery times and limited access to specific products. According to Ganguly, Dash, and Cyr (2010), individuals residing in rural areas prioritize accessibility, usability, and local language support when engaging in online shopping via websites. In order to effectively serve diverse demographics and establish lasting relationships, e-commerce businesses must comprehend and accommodate different expectations and preferences, as noted by Dixit (2016). According to Jhamb and Kiran (2012), the projected rise in internet connectivity and smartphone adoption in rural regions is poised to amplify the influence of digital resources on consumer conduct and buying choices.

Methodology

The present study employs an exploratory qualitative methodology to comprehend the distinct e-commerce consumer electronics demands of urban and rural consumers. The primary objective is to provide significant insights for e-commerce businesses to effectively cater to the distinct needs and preferences of urban and rural consumers. The study employed a data collection method consisting of five focus group discussions, each with seven to ten participants, for a total sample size of forty. In

In addition, the study recruited participants using a technique of purposive sampling, specifically senior research scholars and teachers with expertise in management studies. The purpose of the focus group discussions was to examine the preferences and behaviours of consumers in the realm of e-commerce, with a particular emphasis on analysing the differences and similarities between urban and rural consumers. This study examines five primary topics: consumer preferences, consumer behaviour predictors, e-retailer trust and perception, online information and marketing, and strategies for enhancing the online shopping experience. The topics were selected to provide a comprehensive understanding of the various factors that influence consumer behaviour in the realm of e-commerce for consumer electronics, with a focus on the differences between rural and urban consumers. In addition, the researchers conducted a manual thematic analysis of the focus group discussions to identify prominent themes and patterns.

The methodology of this study included a comparison of the preferences and behaviours of consumers residing in urban and rural areas. In addition, the study investigated potential strategies for enhancing the online shopping experience and examined the various factors that influence consumer behaviour. The purpose of the analysis was to uncover valuable insights that could aid e-commerce companies in enhancing their capacity to satisfy the needs and preferences of customers in both urban and rural areas. Member Checking and Peer Review/Debriefing were used to increase the credibility and dependability of the research results. Member Checking entails presenting research findings and interpretations to the participants in order to ensure that their perspectives are accurately represented. This allows participants to validate, elucidate, or dispute the researcher's interpretation of the data. In addition, the researcher attended Peer Review/Debriefing sessions with colleagues and subject matter experts in order to receive feedback on their interpretations, hypotheses, and conclusions. This procedure facilitated the identification of potential biases, blind spots, and inaccuracies in the analysis. The measures were implemented to improve the overall quality and dependability of the research outcomes.

Findings and Analysis

This section discusses the findings from five focus group conversations that aimed to investigate the impact of electronic commerce on consumer behavior in both urban and rural areas. The study focuses on several key themes, including consumer preferences, factors influencing behavior, Trust and perception of e-retailers, online information and marketing, and strategies for improving the online shopping experience. The objective of this chapter is to offer insights into how e-commerce businesses can effectively address the unique needs and expectations of both urban and rural customers, promoting inclusiveness and satisfaction.

Theme 1: Divergent Consumer Preferences and Trends

The individuals who took part in the various focus groups underscored the significant impact of the swift expansion of electronic commerce on the consumer's approach to purchasing electronic goods. The distinct expectations and preferences of urban and rural consumers underscore the significance of comprehending and accommodating their individual requirements. As per the findings of the study, urban consumers tend to have greater exposure to technology and possess higher levels of disposable income. Consequently, as shown in table:1, they tend to prioritize websites that are user-friendly, payment options that are swift and secure, and delivery services that are prompt. Consumers place importance on a diverse range of merchandise, comprehensive product specifications, and an assortment of labels and pricing options. In contrast, rural consumers tend to prioritize accessibility, usability, local language support, and affordability due to their potentially limited exposure to e-commerce. The preference for cash-on-delivery payment options among rural consumers may be attributed to limited internet connectivity, lower digital literacy, and a lack of confidence in online payment systems. Additionally, rural consumers may place greater emphasis on Trust and dependability among online retailers.

Table 1: Three Major Expectations of Rural and Urban Consumer

	Top three Expectations
Rural Consumers	Prioritize accessibility
	Local language support
	Affordability
Urban Consumers	User-friendly websites
	Swift and secure payment options
	Prompt delivery services

As per the recommendations put forth by the discussants, e-commerce businesses have the potential to tap into the expanding rural market by effectively tackling the obstacles encountered by rural customers. Enhancing the accessibility and appeal of e-commerce platforms to rural consumers can be achieved through the provision of local language support, intuitive website designs, competitive pricing, and a broader range of electronic goods. In contrast, according to research, urban consumers demonstrate a preference for enhancements in website functionality, personalization, and customer support. E-commerce businesses have the potential to meet the demands of urban consumers by integrating advanced technologies into their platforms and providing tailored shopping experiences. Urban consumers exhibit a preference for sophisticated and premium electronic products, while rural consumers prioritize basic functionality and affordability due to budgetary constraints and limited usage needs. This underscores the significance of providing a heterogeneous assortment of commodities to accommodate diverse consumer predilections in both rural and urban markets.

Disparities in internet access, delivery systems, payment modalities, consumer awareness, and promotional endeavours exert an impact on the buying behaviours of rural and urban populations. Metropolitan regions generally experience superior internet connectivity and more resilient delivery infrastructure, facilitating the ease of consumers' product browsing, comparison, and receipt. In contrast, rural regions may encounter restricted or undependable internet connectivity, and insufficiently developed logistics systems, resulting in protracted delivery periods and diminished accessibility of specific commodities. E-commerce enterprises have the potential to narrow this gap by allocating resources towards enhancing their supply chain management, implementing focused promotional strategies, and raising consciousness among rural clientele. E-commerce businesses can enhance the online shopping experience for electronic goods by comprehending and accommodating the distinct requirements and predilections of both rural and urban customers, thereby fostering inclusivity and contentment.

Theme 2: Distinct Factors Influencing Consumer Behavior

As reported by participants. The integration of e-commerce into the contemporary consumer landscape has become a crucial aspect of commercial activity. However, it is noteworthy that the preferences and behaviour of urban and rural consumers exhibit significant disparities. The adoption of e-retailing and consumer behaviour in urban areas is influenced by various factors such as internet connectivity, disposable income, lifestyle, product variety, and marketing efforts. Urban consumers exhibit a greater degree of internet accessibility and possess relatively higher levels of disposable income, thereby enabling them to procure sophisticated electronic commodities that are tailored to their contemporary way of living. Moreover, the availability of a diverse range of merchandise and focused promotional strategies enhance the attractiveness of electronic commerce among metropolitan customers.

Conversely, as per the respondents, rural customers encounter obstacles such as restricted internet connectivity, decreased disposable incomes, infrastructure limitations, and diminished product availability. The aforementioned factors influence the e-retailing behaviour and preferences of individuals, resulting in a prioritization of products that offer value-for-money and a focus on affordability. The limited exposure of rural consumers to marketing campaigns may lead to a lower level of awareness and Trust in online shopping platforms. The selection of an e-retailer is subject to distinct decision-making processes among urban and rural consumers. Urban consumers tend to prioritize convenience, variety, brand reputation, and customer service, whereas rural consumers prioritize affordability, accessibility, local language support, and Trust.

Table 2: Distinctive behavioural Differences between Urban and Rural Consumers

Differences	Urban Consumers	Rural Consumers
Technology Exposure	High exposure to technology and digital devices	Limited exposure to technology and digital devices
Payment Preferences	Prefer cashless payment options	Prefer cash-on-delivery payment options
Product Preferences	Value product variety and options	Value product affordability and accessibility

Most respondents conveyed a predilection for the prominence of price and discounts in the decision-making process of both urban and rural consumers when choosing e-commerce vendors for the procurement of consumer electronics. Urban consumers exhibit a tendency to seek value and competitive deals, frequently engaging in cross-platform price comparisons to identify the most appealing

offers. The decision-making process of consumers is influenced by discounts, promotions, and loyalty programmes, which augment the perceived value and overall shopping experience. Affordability is a crucial factor for rural consumers, leading them to prefer e-commerce vendors that provide competitive pricing, discounts, and promotions on electronic merchandise. Promotions such as seasonal sales, clearance offers, and exclusive discounts have the potential to substantially influence the preferences of rural consumers, thereby increasing the attractiveness and accessibility of e-commerce platforms to this demographic. E-commerce businesses can enhance the inclusivity and gratification of shopping experiences for both urban and rural consumers by comprehending and catering to their distinct requirements and predilections.

Theme: 3 Building Trust and Perception in E-Retailers

The study found that there are discernible differences in the trust and reliability criteria employed by urban and rural consumers in their evaluation of e-commerce vendors. Urban consumers, who tend to have greater exposure to e-commerce and technology, form their perceptions based on a variety of factors including brand reputation, secure payment options, timely delivery, and effective customer service. The perception of trustworthiness of an e-retailer is influenced by various factors such as reviews, testimonials, and their track record. On the other hand, rural customers, who may have less familiarity with electronic commerce, place greater emphasis on recommendations from acquaintances and give priority to features such as local language support, cash-on-delivery payment options, and reliable post-purchase services when assessing the credibility of e-commerce vendors.

According to the respondents, there exists a disparity in customer service expectations between consumers residing in urban and rural areas. Prompt, professional, and responsive support across multiple channels, comprehensive FAQs, detailed product information, and user reviews are highly valued by urban consumers. The significance of superior customer service cannot be overstated for urban consumers, as it plays a crucial role in shaping their perception of an e-commerce vendor's dependability and credibility. Rural consumers, on the contrary, focus on basic customer service aspects, prioritizing easily accessible and understandable support with local language assistance. Comprehending the distinct requirements and inclinations of urban and rural customers with regards to Trust and customer service is imperative for e-commerce vendors to establish enduring associations and serve heterogeneous demographics proficiently. Customizing approaches to fulfil these demands can considerably improve the general e-commerce shopping encounter for both metropolitan and rural customers.

Table 3: Distinctive Behavioural Differences between Urban and Rural Consumers

Aspect	Urban Consumers	Rural Consumers
Factors Influencing Trust	Brand reputation	Recommendations from acquaintances
	Secure payment options	Local language support
	Timely delivery	Cash-on-delivery payment options
	Effective customer service	Reliable post-purchase services
Customer Service Expectations	Prompt, professional, and responsive support	Easily accessible and understandable support
	Support across multiple channels	Local language assistance
E-retailer Trustworthiness	Reviews, testimonials, and track record	Emphasis on recommendations and local support/services

Theme 4: Impact of Online Information and Marketing

The findings from the focus group discussions highlight the increasing importance of Online Information and Marketing in shaping consumer behaviour when it comes to purchasing consumer electronics. The role of online information and marketing in the purchasing decisions of consumer electronics is influenced by distinct preferences and behaviours exhibited by urban and rural consumers. Urban consumers, who possess increased accessibility and familiarity with social media, heavily depend on these platforms for information and influence. Consumers tend to track brands, influencers, and technology reviewers, rely on online reviews and ratings, and participate in virtual communities to make well-informed purchasing choices. The users' enhanced access to the internet and proficiency in digital skills empower them to efficiently leverage these resources in their decision-making endeavours.

Rural consumers, in contrast, may exhibit restricted familiarity with social media and online resources, and may instead rely more heavily on conventional sources such as print media, word-of-mouth, or television advertisements. The reduced dependence on online resources among certain individuals can be attributed to factors such as limited internet connectivity, lower levels of digital literacy, and a lack of familiarity with e-commerce platforms. The anticipated growth of internet connectivity and smartphone usage in rural areas is expected to increase the impact of social media and online resources on consumer behaviour and purchasing decisions.

The roles of online advertising and marketing vary between rural and urban consumers. Consumers residing in urban areas, who have greater exposure to digital platforms, are notably impacted by targeted advertisements, promotional campaigns, and brand communications. The utilization of online advertising facilitates the establishment of brand recognition, exhibition of novel products, and accentuation of appealing promotions. Conversely, individuals residing in rural areas may experience a comparatively lower influence from online advertising and marketing as a result of their restricted access to the internet and limited proficiency in digital technologies. Frequently, they depend on conventional advertising mediums and referrals through informal communication among individuals. With the expansion of internet access in rural areas, it is expected that online advertising and marketing will assume a more significant role in influencing the purchasing decisions of rural consumers for electronic products.

Theme 5: Enhancing the Online Shopping Experience

Most respondents expressed that website design, functionality, and accessibility are critical factors in influencing the online shopping experience for urban and rural consumers when buying consumer electronics. Consumers residing in urban areas, who have greater exposure to technology and electronic commerce, anticipate interfaces that are easy to use, navigation that is smooth, search functionality that is efficient, and advanced features. The incorporation of high-resolution visuals, comprehensive product descriptions, and user-friendly comparative features are key elements that enhance the attractiveness and interactivity of a website's design. The satisfaction and likelihood of return visits of urban consumers can be significantly impacted by the overall performance of a website, which encompasses factors such as page load times and mobile responsiveness.

In contrast, consumers residing in rural areas prioritize factors such as accessibility, usability, and local language support. This is done to cater to their potentially lower levels of digital literacy and language proficiency. The implementation of uncomplicated and user-friendly interfaces, coupled with unambiguous directives, can facilitate the establishment of a seamless and uncomplicated shopping encounter. Although advanced features and aesthetics may not be a priority for rural consumers, the significance of Trust and confidence in e-commerce platforms cannot be overstated. To overcome the obstacles encountered by rural consumers, e-commerce businesses can provide assistance in regional languages, employ uncomplicated website layouts, provide cash-on-delivery payment alternatives, and ensure secure payment gateways. Educational materials pertaining to the utilization of e-commerce platforms can serve as a means of mitigating the disparity in digital literacy.

In order to effectively address the distinct requirements and inclinations of urban and rural clientele, online retailers ought to prioritize the ongoing enhancement of website functionality, customization, and client assistance. The integration of cutting-edge technologies, AI-powered product suggestions, and adaptable customer support across various platforms can augment the e-commerce experience of metropolitan customers. Conversely, electronic retailers have the potential to cultivate a more comprehensive and gratifying encounter for rural customers through the resolution of apprehensions associated with availability, reliance, and technological proficiency. E-commerce businesses can enhance the online shopping experience for electronic products by customizing their strategies to cater to the unique preferences of urban and rural consumers. This approach can lead to greater satisfaction and inclusivity among the customer base.

Conclusion

Most respondents expressed that website design, functionality, and accessibility are critical factors in influencing the online shopping experience for urban and rural consumers when buying consumer electronics. Consumers residing in urban areas, who have greater exposure to technology and electronic commerce, anticipate interfaces that are easy to use, navigation that is smooth, search functionality that is efficient, and advanced features. The incorporation of high-resolution visuals, comprehensive product descriptions, and user-friendly comparative features are key elements that

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Policy Implications

The current study offers a comparative examination of consumer behaviour in the e-retail of consumer electronics between rural and urban areas. The findings of this research provide significant insights for businesses, regulators, and policymakers. Acknowledging the distinct requirements and preferences of diverse consumer segments is imperative in formulating strategies that promote a more comprehensive, reachable, and satisfying e-commerce experience for all. The present study underscores specific policy implications.

The prioritization of expanding and improving internet connectivity and logistics infrastructure in rural areas aims to decrease the digital divide and facilitate seamless e-commerce experiences. This entails the allocation of resources towards the development of high-speed internet infrastructure, reliable last-mile delivery mechanisms, and enhanced digital payment platforms. The promotion of digital literacy among rural populations through government and private sector initiatives, such as educational campaigns, workshops, and training programmes, is aimed at bridging the gap between rural and urban consumers. The initiatives seek to raise awareness of e-commerce platforms, digital payments, and online safety. Encouraging e-commerce enterprises to provide extensive support for local languages, targeting rural customers with limited proficiency in English, through regulatory incentives or translation services supported by the government. The implementation and enforcement of strong consumer protection policies are crucial in ensuring secure online transactions, safeguarding user data, and promoting transparency in e-commerce practises. This can foster Trust and confidence among rural consumers who may be hesitant to engage in online shopping. The promotion of inclusive marketing strategies that cater to the distinct preferences and requirements of both rural and urban consumers is highly recommended for businesses. This can be achieved by offering value-for-money products, customized promotions and discounts, and leveraging traditional media channels to reach rural consumers who have limited online exposure. The objective is to facilitate the expansion of a varied and competitive e-commerce ecosystem by providing financial assistance, technical guidance, and market information access to small and medium-sized enterprises (SMEs), local manufacturers, and startups. This will empower them to serve both rural and urban consumers more effectively.

Limitations and Future Scope of Research

Whilst this research paper provides valuable insights into the comparative analysis of consumer behaviour in consumer electronics e-retail between rural and urban areas, it is important to acknowledge certain limitations. The utilization of focus group discussions in this study may potentially result in inadequate representation of the heterogeneous consumer base residing in both rural and urban areas. A

more comprehensive understanding of consumer behaviour can be achieved by increasing the sample size and including diverse geographical locations and demographics. Due to the temporal specificity of the study, it is possible that the findings may not be entirely representative of the dynamic digital environment and the ever-changing inclinations of consumers. Adopting a longitudinal approach could potentially provide more comprehensive and insightful observations regarding the dynamics of consumer behaviour in the context of e-retail. The focus group discussions, due to their qualitative nature, possess a high level of detail, but may be susceptible to biases in interpretation. The integration of both qualitative and quantitative data using a mixed-method approach has the potential to augment the credibility of the research outcomes. The present study lacks a comprehensive analysis of the impact of cultural and regional variances on consumer behaviour. It is recommended that forthcoming studies delve into the aforementioned factors and their effects on e-commerce preferences in both rural and urban areas, taking into account the varying cultural and socioeconomic circumstances of different countries and regions. Finally, it should be noted that the focus of this study is limited to consumer electronics, and therefore may not provide a comprehensive understanding of consumer behaviour across diverse product categories. An analysis of various industries, including fashion, groceries, and home appliances, could provide a comprehensive comprehension of consumer behaviour in the realm of e-commerce.

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