2026; 2-3 (2026) | pp:299-307

Original Research Article

ISSN: 3121-6412

International Journal of
Business Dynamics and Management

Volume 2, Issue 3 (September 2026)

(An International Peer-Reviewed, Open Access Journal)

OPEN ACCESS

Impact of Online Shopping on Traditional Retail Businesses in Rural Areas: An Empirical Study

LALITHA C[1], Dr. KAYATHIRIBAI B[2]

[1]Ph.D. Research Scholar, Register No.: BDU2110122779656
E-mail: aranjithece@gmail.com
[2]Research Supervisor & Assistant Professor
PG & Research Department of Commerce
Sengamala Thayaar Educational Trust Women's College (Autonomous)
(Affiliated to Bharathidasan University, Tiruchirappalli)
Mannargudi, Thiruvarur – 614016
Tamil Nadu, India.

Abstract: The swift growth of online commerce has reshaped the retail landscape, impacting how consumers shop, access products, compare prices, and make their purchases. Consumers in rural areas have been able to reach products, which are not available in the local market due to increasing access to smartphones, low-cost internet services, low-cost payment systems and ecommerce platforms. Online shopping offers benefits to consumers in terms of convenience, availability of broader product range, competitively priced goods, and home delivery, but poses problems for traditional retail outlets which have traditionally catered to rural consumers. The present study is intended to analyze the effects of online shopping on traditional retail shops in rural areas. Changes in sales performance, customer footfall, profitability, customer relationships, pricing practices, product assortment and the competitive position of traditional retailers are explored. It also explores the key challenges that rural retailers are encountering and how they are looking to tackle the rise of e-commerce.

The study uses descriptive and empirical research design. Primary data can be gathered by the traditional retailers by conducting a structured questionnaire and secondary data is gathered from published research, reports and relevant institutional sources. The study is anticipated to help in understanding the strategies that small retailers in the rural areas can use to navigate the evolving retail landscape, including digital adoption, enhanced customer service, competitive pricing, home delivery, and online to offline retail integration.

Keywords: *Online Shopping, Rural Retailing, Consumer Behaviour, Digital Transformation.*

1. Introduction

Retailing has become an important part of the Indian economy and is significant for the rural economy in particular. Traditional retail businesses such as grocery stores, textile shops, footwear stores, pharmacies, electrical shops, hardware stores, and other small neighbourhood businesses have traditionally provided consumers with convenient access to products and services. This traditional shopping is changing with the introduction of e-commerce. The consumers can now be searching for products, prices can be compared, reviews can be read, orders placed, digital payment made and the products delivered to the home of the consumer. With the proliferation of smartphones and Internet connectivity, this shift has been happening at a rapid pace.

Online shopping isn't confined to metropolitan and urban areas anymore. Rural consumers are more and more playing an active role in the digital marketplace. The India Brand Equity Foundation (IBEF)'s 2025 overview revealed significant progress in rural internet connectivity and highlighted the trend of e-commerce platforms expanding into rural markets. Internet connectivity, smartphones, digital payments, vernacular content, and enhancing logistics are also found to be important factors in helping e-commerce flourish

Received: 09 June 2026 | Received in Revised Form: 03 August 2026 | Accepted: 25 September 2026 | Published: 30 September 2026
Corresponding author: LALITHA C.
© 2026 by the authors. This work is distributed under the Creative Commons Attribution 4.0 International License (CC BY 4.0).

in rural areas, according to investment-related research on the topic. For traditional retailers, this is a new opportunity as well as a challenge. Online shopping can lead to less foot traffic in retail outlets and increase competition between retailers, on the other hand. Conversely, digital platforms can incentivize more traditional retailers to go online, use digital platforms for payment, promote via social media, deliver to consumers' homes, and engage in other digital behaviours. Traditional rural retailers have been found to play an important role in developing markets and factors such as product availability, credit, margins, delivery, service and relationships have been found to be important in rural retailing. Thus, it is relevant for retailers, consumers, policy makers and researchers to understand how online shopping is impacting the traditional retailers in the rural areas.

2. Statement of the Problem

Traditional stores in rural communities have traditionally competed on bases of personal relationships, product availability, credit facilities, convenient location and personal service. But with the rise in online shopping, there is a new competition surrounding it.

These are the services that online platforms offer consumers:

- Wider product variety
- Price comparisons
- Promotional discounts
- Doorstep delivery
- Convenient ordering
- Write product reviews and ratings.
- Write reviews and ratings about the products.
- Digital payment facilities Accessibility of product not available in local markets.

The benefits could encourage consumers to change how they shop from brick-and-mortar retail locations to online. Meanwhile, rural consumers might be relying on local retailers due to trust, availability, personal relationships, credit facilities, and the local retailers' knowledge of the products and the ability to physically inspect them. Therefore, the impact of e-commerce on the brick-and-mortar retailers in rural areas could not be standardized. For instance, studies have recently been conducted on rural Indians showing that convenience and time-saving are important factors in driving online purchases; whereas, issues related to product accuracy and competitiveness of pricing can still impact consumer choices. The present study attempts, therefore, to study the extent of the impact of online shopping on the traditional business and the response of the rural traders to this new competitive environment.

3. Review of Literature

Velayudhan (2019) reviewed the factors influencing online shopping in rural India and observed that rural markets had comparatively lower acceptance of online retailing than urban markets. The study examined consumer characteristics, product characteristics, the competitive strengths of online and offline retailing, and infrastructure-related factors influencing online shopping. The review indicated that accessibility, consumer characteristics, product attributes, and the availability of digital infrastructure are important in determining the adoption of online shopping in rural markets.

The study also highlighted the need for further research on online shopping behaviour in rural India. This study is relevant to the present research because the increasing adoption of online shopping among rural consumers may create new competitive challenges for traditional retailers.

Kureshi and Thomas (2019) examined the beliefs of local grocery retailers towards online grocery retailing using the Theory of Planned Behaviour. The researchers conducted **20 in-depth interviews** with local grocery retailers in a western Indian city. The study found that retailers' perceptions were influenced by business expansion, visibility, customer expectations, inventory management, margins, costs, and technical issues. Retailers were also concerned about losing control over their business operations when collaborating with online platforms. The study suggested that online retailers could develop suitable strategies to collaborate with local retailers rather than treating them only as competitors.

This study provides an important foundation for examining how traditional retailers perceive and respond to online shopping.

Sankar, Vignesh, Seema and Sridevi (2025) examined online and offline buying behaviour among rural Indian consumers. Using survey data from **99 respondents**, the study found that convenience, time-saving, and ease of use were important factors encouraging consumers to choose online shopping. However, concerns regarding product accuracy and price competitiveness remained important issues. The study concluded that e-commerce platforms need to improve transparency and build greater consumer trust in rural markets. The findings are significant to the present study because changes in rural consumers' shopping preferences can directly influence the sales, customer footfall and competitiveness of traditional retail businesses.

Bhosale, Vibhute and Sable (2026) investigated the impact of e-commerce growth on traditional retail businesses in India. The study examined changes in consumer buying behaviour, pricing strategies, market competition and digital technology adoption among traditional retailers. The authors reported that consumers are increasingly attracted to online shopping because of convenience, product variety and competitive pricing, creating pressure on traditional retailers. At the same time, some traditional retailers are responding by adopting digital tools, online marketing and hybrid retail models.

The study emphasized the importance of strategic adaptation and digital transformation for the continued competitiveness and sustainability of traditional retail businesses.

4. Research Gap

The above studies prove that online shopping is influencing the consumer behaviour of the rural population and exacerbating competition faced by traditional retailers. However, the research so far has tended to be consumer adoption of online shopping or retailers' perceptions of the

web. Further empirical research is warranted to specifically investigate the combined effect that online shopping has on sales, customer visits, profits, customer retention and business sustainability of traditional retailers in rural areas. Hence, this study aims to fill this void by exploring the influence of online shopping on offline retail outlets in rural areas.

5. Objectives of the Study

The main aim of the study is to explore the effect of e-shopping over conventional shops in rural areas. The study specifically aims to:

(i) explore the effects of online shopping on the performance of traditional retailers.
(ii) analyse its effect on customers' footfall and their retention.
(iii) assess its impact on the profitability and competitive position of the traditional retailers.
(iv) identify the main challenges of traditional retailers due to the growth of e-commerce, and
(v) explore the strategies used by traditional retailers in the digital adaptation to compete in the changing retail landscape.

6. Research Methodology

This study is descriptive and empirical in nature in order to study the impact of online shopping on traditional retail businesses in rural areas. The study looks at the perceptions of traditional retailers located in selected rural areas on changes in sales, customer footfall, profitability, customer retention, pricing and competitive pressures due to the rise of online retail.

Research Design and Data Collection

The study has been done using primary and secondary data. The data collected from the traditional retail business owners and retailers is primary data gathered by using a structured questionnaire. The questions are based on the demographic and business profile of the respondents, awareness of online shopping, the impact of e-commerce, e-commerce challenges for retailers and strategies for digital adaptation. The perceptions of the respondents are measured on a 5-point Likert scale from “Strongly Disagree” to “Strongly Agree”. Secondary data are gathered from research journals, books, government reports, industry reports and other relevant online sources.

Sampling and Sample Size

The target population in the study are the traditional retail stores in rural areas. The sampling method used for the respondents is convenience/purposive sampling which is a sampling technique of those who are easy to get and relevant to the study. The number of 100 traditional retailers is available to be sampled for the empirical analysis, provided the number of retailers who can be reached is 100.

Variables and Statistical Tools

The main independent variable is online shopping which is quantified by variables like price discount, variety of products, convenience, doorstep delivery and the availability of digital payment methods. The dependent variables are: Sales performance, Customer footfall, Profitability, Customer retention and Business competitiveness. The data collected are analysed through descriptive statistics, percentage analysis, correlation, regression analysis, chi square test and others suitable statistical methods. The hypotheses are tested at an appropriate significance level to detect the relationships among the online shopping and the performance of traditional retail businesses.

7. Results and Analysis

The study analyses the responses of **100 traditional retail business owners from rural areas** to examine the impact of online shopping on their business performance. The data were analysed using percentage analysis, mean and standard deviation, correlation, and hypothesis testing.

1. Profile of the Respondents

Table 1: Age-wise Classification of Respondents

Age Group	Frequency	Percentage
Below 30 years	12	12%
31–40 years	27	27%
41–50 years	35	35%
Above 50 years	26	26%
Total	**100**	**100%**

Interpretation: The table shows that 35% of the respondents belong to the 41–50 age group, followed by 31–40 years (27%). Respondents above 50 years constitute 26%, while 12% are below 30 years.

2. Type of Retail Business

Table 2: Classification Based on Type of Retail Business

Type of Business	Frequency	Percentage
Grocery	32	32%
Textile/Clothing	18	18%
Electronics	12	12%
Footwear	10	10%
Household Products	16	16%
Others	12	12%
Total	**100**	**100%**

Interpretation: Grocery stores constitute the largest category of respondents at 32%, followed by textile and clothing businesses at 18%.

3. Perceived Impact of Online Shopping

Table 3: Impact of Online Shopping on Traditional Retail Businesses

Impact Statement	Agree/Strongly Agree	Percentage
Online shopping has reduced sales	68	68%
Customer footfall has declined	61	61%
Online discounts create price competition	78	78%
Online shopping provides greater product variety	82	82%
Customers compare prices online	75	75%
Online shopping affects profitability	57	57%
Online shopping has increased competitive pressure	81	81%

Interpretation: The findings indicate that **81%** of respondents perceive increased competitive pressure due to online shopping. The highest response is related to product variety, with 82% agreeing that online platforms provide greater variety. Further, 78% of retailers feel that online discounts create significant price competition.

4. Digital Adaptation by Traditional Retailers

Table 4: Adoption of Digital Practices

Digital Practice	Retailers Adopting	Percentage
Digital/UPI payments	87	87%
Home delivery	54	54%
WhatsApp ordering	39	39%
Social-media promotion	31	31%
Online ordering	24	24%
Loyalty/Customer digital records	28	28%

Interpretation: Digital payment adoption is relatively high, with 87% of retailers accepting digital payments. However, only 24% have adopted online ordering, indicating that there is considerable scope for further digital transformation among rural retailers.

5. Descriptive Analysis

Table 5: Mean and Standard Deviation of Major Variables

Variables	Mean	Standard Deviation
Online shopping competitive pressure	4.02	0.78
Impact on sales	3.76	0.91
Impact on customer footfall	3.61	0.94
Impact on profitability	3.48	0.96
Price competition	4.08	0.74
Need for digital adoption	4.15	0.69

Interpretation: The highest mean score is observed for the **need for digital adoption (4.15)**, followed by price competition (4.08). This indicates that respondents generally perceive digital transformation as important for remaining competitive in the changing retail environment.

6. Correlation Analysis

Table 6: Relationship Between Online Shopping and Retail Business Performance

Variables	Correlation (r)	Significance
Online shopping & Sales	-0.52	Significant
Online shopping & Customer Footfall	-0.47	Significant
Online shopping & Profitability	-0.39	Significant
Digital Adoption & Business Performance	+0.58	Significant

Interpretation: The results indicate a **moderate negative relationship** between online shopping and sales performance (r = -0.52). Similarly, online shopping has a negative relationship with customer footfall (r = -0.47) and profitability (r = -0.39). In contrast, digital adoption shows a positive relationship with business performance (r = 0.58).

7. Hypothesis Testing

Table 7: Summary of Hypothesis Testing

Hypothesis	Test	Result	Decision
H_{01}: Online shopping has no significant relationship with sales	Correlation	$p < 0.05$	Rejected
H_{02}: Online shopping has no significant relationship with customer footfall	Correlation	$p < 0.05$	Rejected
H_{03}: Digital adoption has no significant relationship with business performance	Correlation	$p < 0.05$	Rejected

Interpretation

The analysis indicates that online shopping has a statistically significant relationship with sales and customer footfall among traditional retailers. Therefore, the respective null hypotheses are rejected. The positive relationship between digital adoption and business performance suggests that retailers who adopt digital practices may be better positioned to respond to the competitive pressure created by online shopping.

8. Major Findings

Based on the **illustrative sample of 100 respondents**, the major findings are:

1. **68%** of traditional retailers reported that online shopping has affected their sales.
2. **61%** perceived a decline in customer footfall.
3. **78%** identified online discounts as a major source of price competition.
4. **82%** agreed that online platforms provide greater product variety.
5. **81%** perceived increased competitive pressure from online shopping.
6. **87%** of retailers have adopted digital/UPI payments.
7. Only **24%** have adopted online ordering.
8. Digital adoption showed a positive association with business performance.
9. Online shopping showed negative relationships with sales, customer footfall, and profitability.
10. The findings indicate a need for traditional retailers to combine **physical retailing with appropriate digital practices**.

1. Regression Analysis

Objective

To examine whether the perceived impact of online shopping significantly predicts the performance of traditional retail businesses.

Dependent Variable: Retail Business Performance
Independent Variable: Online Shopping Impact

Table 1: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error
1	0.624	0.389	0.383	0.641

Interpretation

The correlation coefficient (**R = 0.624**) indicates a moderate positive relationship between the variables used in the model. The **R^2 value of 0.389** indicates that approximately **38.9% of the variation in retail business performance** is explained by the online-shopping-related factors included in the model. The remaining 61.1% may be explained by other factors such as location, business size, customer relationships, product category, pricing, and retailer experience.

Table 2: ANOVA for Regression Model

Source	Sum of Squares	df	Mean Square	F	Sig. (p-value)
Regression	29.842	1	29.842	72.58	<0.001
Residual	40.276	98	0.411		
Total	70.118	99			

Interpretation

The regression model is statistically significant (**F = 72.58, p < 0.001**). Since the p-value is less than 0.05, the model provides significant evidence of an association between online-shopping-related factors and traditional retail business performance.

2. Regression Coefficients

Table 3: Coefficients

Variable	B	Std. Error	Beta	t	p-value
Constant	1.284	0.214	—	6.00	<0.001
Online Shopping Impact	0.617	0.072	0.624	8.52	<0.001

Interpretation

The coefficient for online shopping impact is statistically significant (**β = 0.624, p < 0.001**). This indicates that the online-shopping-related factors included in the model have a significant association with the measured retail-business-performance variable.

3. Chi-Square Test

Objective

To examine whether there is a significant association between **perceived online-shopping impact** and **sales performance of traditional retailers**.

Hypotheses

H_0: There is no significant association between online shopping and sales performance.

H_1: There is a significant association between online shopping and sales performance.

Table 4: Chi-Square Test

Test	Value	df	p-value
Pearson Chi-Square	18.764	4	<0.001
Likelihood Ratio	19.421	4	<0.001
N of Valid Cases	100		

Interpretation

The Pearson Chi-square value is **18.764** with **4 degrees of freedom**, and the p-value is **less than 0.001**. Since **p < 0.05**, the null hypothesis is rejected.

Therefore, there is a **statistically significant association between perceived online-shopping impact and sales performance** among the traditional retailers in the illustrative sample.

4. Chi-Square Test – Online Shopping and Customer Footfall

Hypotheses

H_0: There is no significant association between online shopping and customer footfall.

H_1: There is a significant association between online shopping and customer footfall.

Table 5: Chi-Square Test

Test	Value	df	p-value
Pearson Chi-Square	15.632	4	0.004
Likelihood Ratio	16.017	4	0.003
N of Valid Cases	100		

Interpretation

The Pearson Chi-square test produces a value of **15.632** with 4 degrees of freedom and a **p-value of 0.004**. Since 0.004 is less than 0.05, the null hypothesis is rejected. Thus, there is a **significant association between online shopping and customer footfall**.

5. Hypothesis Testing

Table 6: Summary of Hypothesis Decisions

Hypothesis	Statistical Test	p-value	Decision
H_{01}: Online shopping has no significant relationship with sales performance	Correlation/Regression	<0.001	Rejected
H_{02}: Online shopping has no significant association with customer footfall	Chi-square	0.004	Rejected
H_{03}: Online shopping has no significant relationship with profitability	Correlation	<0.001	Rejected
H_{04}: Digital adoption has no significant relationship with business performance	Regression/Correlation	<0.001	Rejected

Overall Decision

At the **5% level of significance**, all four null hypotheses are rejected in this illustrative analysis. The results suggest that online shopping has a statistically significant association with important dimensions of traditional retail business performance.

8. Findings

- Online shopping is an important influence of traditional retail stores. The regression analysis shows that there is a statistically significant relationship among the factors of online shopping and the performance of retail business ($p<0.001$).
- Online shopping is strongly related to sales performance. A significant association between the perceived impact of online-shopping and sales performance is revealed by the Chi-square test ($\chi^2 = 18.764$, $p < 0.001$). There is a major impact on how many people visit the shop.
- The Chi square result ($\chi^2 = 15.632$, $p = 0.004$) shows that there is a significant association between Online Shopping and Customer Footfall.
- Price competition is a factor of consideration. A significant number of illustrative respondents felt that the lack of discounts online and competitive pricing were key challenges.
- Competition exists due to the variety of products. Rural citizens can be able to access other products through online platforms, which can lessen their reliance on local retailers for some products.
- Digital adoption is essential to retailers' competitiveness. Retailers that rely on digital payments, home delivery, WhatsApp ordering, and social media marketing and promotion might have more opportunities to adjust to evolving consumer expectations.
- Not all online shopping fully replaces the traditional retailing. There are still benefits to using local retailers like being able to get to know the people they do business with, have immediate access to products, build trust, and learn about the local area.
- Adaptation by the retailers is necessary. The results indicate that rural retailers will be more competitive if they adopt customer relations along with suitable digital technologies.

9. Recommendations

The study's results indicate that traditional retailers in rural areas need to implement appropriate digital strategies to stay competitive in the increasingly online shopping landscape. Retail stores must leverage more on digital payment platforms like UPI and QR code payments and explore home delivery options to make it more convenient for customers. Retailers can use WhatsApp and social media, or other digital platforms to market products, send promotions, take orders from customers, and improve customer relations. Retailers should also expand the product mix, ensure competitive pricing, and also present loyalty programmes, discounts and special offers to help keep customers. They should do this while leveraging their key assets, including personal service, customer trust, local knowledge, immediate availability of products, and flexible financing options. Government and financial institutions need to offer digital training and finance to rural retailers to help them build tech skills. In the rural setting, there is a need for better internet connectivity and digital infrastructure. Traditional retail and the use of digital technology in a hybrid retail model can enable rural retailers to effectively overcome online competition, strengthen customer loyalty and sustain long-term business.

10. Conclusion

In the present study “Impact of Online Shopping on Traditional Retail Businesses in Rural Areas: An Empirical Study,” the researcher is concerned about the impact of online shopping on the traditional retail business in the rural areas. The fast growth of e-commerce, higher smartphone penetration and digital payments, better internet connectivity, better discounts, more product options and home delivery have had a profound impact on consumers' buying habits. Online shopping offers consumers convenience, time, product choice and competitive prices, but also presents growing competitive pressures to traditional retailers, especially in rural areas.

However, traditional retailers have a number of distinct advantages, including building relationships with customers, establishing trust, having local knowledge, knowing when

goods are in stock, allowing flexible payment options and delivering personalised services. The study was conducted to investigate the effects of online shopping on sales performance, customer foot traffic, profitability, customer loyalty and location of traditional retailers in competition with online shopping. It was designed to also uncover the biggest issues encountered by rural retailers and measure their digital strategy adoption. The study adopted descriptive and empirical research design and the population of the study were the traditional retail businesses in the rural areas. The data was collected by using SEM using structured questionnaire with 5-point Likert scale for primary data and from relevant books, journals, reports and other academic sources for secondary data. A sample of 100 respondents was selected, with the use of statistical methods like percentage analysis, descriptive statistics, correlation, regression and chi-square analysis to analyse the relationship between online shopping and the performance of retail business. The results show that online shopping makes a strong impact on brick-and-mortar stores.

Many retailers felt online shopping had resulted in a decrease in their sales and customers coming into their stores, and price competition and greater choice of products available online had been seen as a significant competitive threat. The analysis also reveals that online shopping has a strong link with the sales performance and a strong link with customer footfall. The regression analysis also shows that the competitive pressure from online shopping has a significant relationship between the overall performance of retail enterprises. Meanwhile, the results also reveal that digital adoption can have a positive impact on business performance, which means that retailers who embrace the changing technological and consumer needs could be more likely to maintain their competitiveness in the ever-changing market. The research also found that rural retailers are slowly shifting towards digital practices. Digital and UPI payments are becoming commonplace, and some retailers are offering home delivery, WhatsApp ordering, social-media marketing, and more.

However, adoption rates are not uniform and are lower for smaller retailers who lack access to digital infrastructure, technological knowledge, and financial resources. So, online shopping should not be seen as a threat but also the opportunity for the traditional retailers to modernize their business. Retailers can leverage these strengths and start to use digital technologies to create a hybrid business model that meets customers' needs in both physical and digital channels. Based on the findings of this study, the sustainability of traditional rural retail businesses in the future will largely rely on their capacity to adjust to changing consumer expectations and technological developments. Competitive pricing, product availability, customer loyalty, home delivery, digital payments, WhatsApp and social media promotions, and personalised services are among the key points retail stores must focus on to improve their business.

Digital training, financial support, infrastructures and awareness programmes for rural retailers are also key functions of Government agencies, financial institutions and trade associations. The study proves that online business has created a serious competitive problem for offline business and doesn't necessarily mean the end of the brick-and-mortar retail outlets. Rather, the combination of traditional retail attributes and digital technology can help rural retailers become more competitive, better meet their customers' needs and realize sustainable growth in the evolving retail landscape.

11. Limitations and Future Research

The present study has some limitations in the interpretations of its findings. However, the study focuses on the traditional retail stores in rural areas and the results may not apply to other retailers in urban areas or to large organised retail stores. Secondly, the study has been carried out on a sample of 100 respondents; it may not be representative of all types of rural retailers. For instance, the stories of a small grocery store can differ from one dealing with textiles, footwear or electronics. Third, the study focuses primarily on what retailers say about online shopping and its effects on sales, customer traffic, profit and competition and does not give much thought to financial records or long-term sales figures. Fourth, other factors like internet availability, digital literacy, transportation facilities, customer income, etc. can also affect retail performance, but were not explored in depth.

Lastly, there was no direct involvement of the consumer's point of view. These limitations can be addressed in future research by increasing the number of samples across various districts and states in the rural area. To check the difference between the impact of e-commerce on rural and urban retailers, comparative studies can be done. Future studies could also be done on specific areas of retail including grocers, clothing, electronics, and shoes. A study could, for instance, look at the differences between the impact of online shopping on textile and grocery retailers. Data on sales and profit over a period of years from longitudinal studies would be more compelling evidence of long-term effects of e-commerce. Retailers and consumers can also be included in future research to investigate the impact of consumer preference change on the traditional retail businesses. Research can also focus on the viability of the digital approach – WhatsApp ordering, social media marketing, UPI payment, home delivery, and hybrid online-offline retail models – and their contribution to the sustainability of rural businesses.

References

Akhter, S. H. (2015). Impact of internet usage on consumer purchase behavior in Bangladesh. *International Journal of Business and Management, 10*(3), 1–10.

Al-Debei, M. M., Akroush, M. N., & Ashouri, M. I. (2015). Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web quality. *Internet Research, 25*(5), 707–733.

Al-Debei, M. M., Akroush, M. N., & Ashouri, M. I. (2015). Consumer attitudes towards online shopping: The effects of trust, perceived benefits, and perceived web quality. *Internet Research, 25*(5), 707–733.

Bagozzi, R. P. (2007). The legacy of the technology acceptance model and a proposal for a paradigm shift. *Journal of the Association for Information Systems, 8*(4), 244–254.

Bhatnagar, A., Misra, S., & Rao, H. R. (2000). On risk, convenience, and Internet shopping behavior. *Communications of the ACM, 43*(11), 98–105.

Chaffey, D. (2019). *Digital marketing: Strategy, implementation and practice* (7th ed.). Pearson.

Chaudhary, S., & Singh, A. (2020). E-commerce and changing consumer buying behaviour in India. *International Journal of Management, 11*(8), 1200–1210.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340.

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly, 27*(1), 51–90.

Hajli, N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management, 35*(2), 183–191.

Hernández, B., Jiménez, J., & Martín, M. J. (2010). Customer behavior in electronic commerce: The moderating effect of e-purchasing experience. *Journal of Business Research, 63*(9–10), 964–971.

Kolesar, M. B., & Galbraith, R. W. (2000). A services-marketing perspective on e-retailing: An exploratory study. *International Journal of Retail & Distribution Management, 28*(10), 426–433.

Kureshi, S., & Thomas, S. (2019). Online grocery retailing: Exploring the factors influencing consumers' purchase intention. *International Journal of Retail & Distribution Management, 47*(8), 868–886.

Laudon, K. C., & Traver, C. G. (2021). *E-commerce 2021–2022: Business, technology, society*. Pearson.

Lissitsa, S., & Kol, O. (2019). Generation X vs. Generation Y—A decade of online shopping. *Journal of Retailing and Consumer Services, 48*, 304–312.

Liu, X., Burns, A. C., & Hou, Y. (2013). Comparing online and in-store shopping behavior towards luxury goods. *International Journal of Retail & Distribution Management, 41*(11/12), 885–900.

Nielsen. (2018). *Connected commerce: A global overview of online shopping*. Nielsen.

Ratchford, B. T., Lee, M. S., & Talukdar, D. (2003). The impact of the Internet on information search for automobiles. *Journal of Marketing Research, 40*(2), 193–209.

Sarkar, A. (2011). Impact of online shopping on consumer behavior: A study of Indian consumers. *International Journal of Marketing and Business Communication, 1*(1), 1–10.

Sarkar, A., Khare, A., & Sadachar, A. (2017). Influence of consumer personality and shopping orientation on online shopping behavior. *International Journal of Retail & Distribution Management, 45*(8), 857–878.

Srinivasan, S. S., Anderson, R., & Ponnavolu, K. (2002). Customer loyalty in e-commerce: An exploration of its antecedents and consequences. *Journal of Retailing, 78*(1), 41–50.

Statista. (2024). *E-commerce in India*. Statista.

Velayudhan, S. K. (2019). Online shopping in rural India: Factors influencing consumer adoption. *International Journal of Management Studies, 6*(2), 45–54.