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E-marketing effectiveness and consumer behaviour: An empirical study in rural Kashmir

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Abstract

E-marketing has revolutionized the retail landscape, bridging geographical barriers and expanding access to products and services. This study explores the effectiveness of e-marketing practices and their influence on consumer buying behavior in rural Kashmir. Employing a mixed-methods approach, the research identifies prime product categories purchased online, preferred e-marketing platforms, and factors influencing online shopping behavior, including physical, psychological, and demographic aspects. The study also examines the role of technological and organizational factors in the adoption of e-marketing by rural consumers. Data collected through surveys and interviews are analyzed to uncover key trends and relationships, offering insights into the unique preferences and challenges faced by rural consumers. The findings provide actionable recommendations for e-marketers and policymakers to optimize strategies for engaging rural customers, thereby fostering digital inclusion and enhancing consumer satisfaction.

Keywords: E-marketing, rural consumer behaviour, online shopping, rural Kashmir

Introduction

E-marketing, also known as digital marketing, has become an integral component of the global retail landscape, offering businesses an efficient means to reach consumers beyond traditional geographical constraints. Increased internet penetration, widespread smartphone adoption, and supportive government initiatives like "Digital India" have significantly driven the rise of e-commerce in India (Mehta & Jain, 2021) ^[16]. However, while urban areas have embraced e-marketing extensively, rural regions present unique opportunities and challenges that merit focused exploration. Rural areas in India, including Kashmir, have historically faced barriers to digital adoption, such as limited internet connectivity, low digital literacy, and infrastructural deficits (Bhat & Darzi, 2022) ^[4]. Yet, the growing accessibility of affordable smartphones and 4G networks has begun transforming these regions, enabling rural consumers to engage with online marketplaces. According to Singh *et al.* (2023) ^[22], rural consumers exhibit distinct buying behaviors influenced by cultural norms, limited purchasing power, and varying levels of trust in online platforms. Understanding these factors is crucial for e-marketers to tailor their strategies effectively.

This study focuses on rural Kashmir, a region characterized by its unique socio-cultural and economic dynamics. Despite challenges, the region has shown increasing interest in e-commerce, particularly among younger demographics (Rashid & Wani, 2022) ^[19]. The research aims to analyze the effectiveness of e-marketing practices and their influence on consumer behavior, emphasizing the interplay of demographic, technological, and organizational factors. The findings of this study will contribute to the limited body of literature on rural e-marketing in Kashmir, offering insights into the preferences and barriers faced by rural consumers. Moreover, the research will provide actionable recommendations for businesses and policymakers to enhance digital inclusivity and optimize e-marketing strategies tailored to rural needs. By addressing these aspects, this study aims to bridge the digital divide and empower rural consumers through informed and accessible e-marketing practices. While significant studies have explored e-marketing and online consumer behavior in urban areas, there is limited empirical research focusing on rural consumers, particularly in regions like Kashmir. Existing literature primarily addresses technological barriers and demographic influences but often overlooks the interplay of psychological, cultural, and organizational factors shaping e-marketing adoption in rural contexts. Furthermore, few studies have comprehensively examined the effectiveness of e-marketing practices in driving

online buying behavior in rural Kashmir. This research addresses these gaps by providing a nuanced understanding of rural consumer preferences, challenges, and the impact of tailored e-marketing strategies in this unique setting.

Objectives of the Study

- To analyse the effectiveness of e-marketing practices in influencing consumer buying behaviour in rural Kashmir.
- To identify the demographic, psychological, and technological factors shaping online shopping preferences among rural consumers.
- To examine the barriers and challenges faced by rural consumers in adopting e-marketing and suggest strategies for enhancing digital inclusivity.

Literature Review

E-marketing has emerged as a transformative tool, reshaping consumer buying behavior across urban and rural settings globally. In India, the proliferation of digital platforms and the government's "Digital India" initiative have catalyzed e-commerce adoption, but significant disparities remain in rural areas, where unique challenges and opportunities abound (Mehta & Jain, 2021) [16]. This literature review explores existing research on e-marketing, focusing on its effectiveness, consumer behavior, and adoption barriers in rural contexts, particularly in regions like Kashmir.

E-Marketing and Consumer Behavior

Consumer behavior in the digital age is increasingly shaped by convenience, accessibility, and personalization. E-marketing strategies such as targeted advertising, discounts, and loyalty programs have proven effective in driving online purchases. According to Singh *et al.* (2023) [22], rural consumers are gradually adopting e-marketing practices, influenced by increasing smartphone penetration and improved internet connectivity. However, rural buying behavior differs significantly from urban patterns, often driven by trust, affordability, and product utility rather than impulse or luxury.

In Kashmir, Rashid and Wani (2022) [19] observed that younger demographics, particularly those in higher education, are more inclined toward online shopping, favoring platforms that offer cash-on-delivery options and local language interfaces. The study also highlighted the role of cultural norms and seasonal variations in shaping online purchase trends.

Technological and Organizational Factors

Technological advancements such as mobile apps, user-friendly interfaces, and digital wallets have facilitated e-marketing adoption. However, rural areas face unique challenges, including low digital literacy and unreliable infrastructure. Kumar *et al.* (2022) [13] found that the effectiveness of e-marketing in rural India hinges on localized strategies, such as vernacular content, simplified payment processes, and responsive customer support.

Organizational factors also play a critical role. Efficient supply chains, robust customer support, and partnerships with local businesses enhance trust and adoption rates among rural consumers. Gupta and Sharma (2021) [7] emphasized that rural-focused e-marketing campaigns should address logistical challenges and ensure timely

deliveries to build consumer confidence.

Barriers to E-Marketing Adoption in Rural Areas

Despite its potential, e-marketing adoption in rural areas is hindered by several barriers. Limited access to high-speed internet, low digital literacy, and skepticism toward online transactions remain significant challenges (Bhat & Darzi, 2022) [4]. Furthermore, rural consumers often rely on word-of-mouth and community influence, making them less susceptible to traditional digital advertisements.

In rural Kashmir, infrastructure deficits and intermittent internet connectivity exacerbate these challenges. Rashid and Wani (2022) [19] found that consumers in the region prefer cash-based transactions due to a lack of trust in digital payment systems. Additionally, cultural and linguistic differences require platforms to offer localized solutions to gain acceptance.

E-Marketing in Rural Kashmir: A Growing Opportunity

Rural Kashmir presents a unique case for e-marketing adoption. While the region faces infrastructural and logistical challenges, there is a growing interest in e-commerce, particularly among tech-savvy youth and small business owners. Rashid and Wani (2022) [19] highlighted the increasing use of platforms like Amazon and Flipkart in Kashmir, driven by the availability of diverse products and home delivery options. However, the study also emphasized the need for tailored e-marketing strategies that address local preferences and barriers.

Gupta and Sharma (2021) [7] suggested that e-marketers should collaborate with local vendors and artisans in rural areas to promote regional products, fostering both economic growth and consumer engagement. Integrating community-oriented approaches with advanced technologies such as AI and machine learning can further enhance the effectiveness of e-marketing campaigns in rural Kashmir. The existing literature underscores the transformative potential of e-marketing in rural areas while highlighting the need for tailored approaches that address local challenges and preferences. As digital infrastructure improves, rural regions like Kashmir are poised to become significant contributors to India's e-commerce landscape. By leveraging localized strategies, technological innovations, and collaborative partnerships, e-marketers can unlock the untapped potential of rural consumers, driving digital inclusivity and economic growth.

Research Methodology

This study adopts a mixed-methods approach, combining quantitative and qualitative techniques to explore the effectiveness of e-marketing and its influence on rural consumer behavior in Kashmir.

Sampling

A multistage sampling technique has been employed. First, districts in rural Kashmir were selected based on internet penetration and e-commerce activity. Within these districts, a random sample of 300 respondents, including students, small business owners, and homemakers, will be selected to ensure diversity.

Data Collection

The questionnaire comprised both five-point Likert-scale

items (1 strongly disagree to 5 strongly agree) and objective questions. The survey was pilot-tested on 80 respondents. A total of 304 respondents were contacted, of which 280 agreed to participate.

Results Analysis and Discussion

The Partial Least Squares Structural Equation Modeling (PLS-SEM) approach is a widely utilized statistical method for analyzing complex multivariate relationships. It is particularly effective in exploratory research or when the research model involves constructs with formative indicators, as it does not impose strict assumptions regarding data normality or sample size. PLS-SEM is suitable for estimating complex models with multiple hypotheses and components, as it simultaneously evaluates measurement models.

This study adopts the PLS-SEM approach to estimate a model comprising five hypotheses and five components, allowing for the comprehensive analysis of direct, indirect, and mediating effects. By employing PLS-SEM, the study

ensures robustness in handling the complexity of the model while accommodating reflective and formative constructs. The approach also enhances predictive accuracy, enabling researchers to identify key factors driving outcomes in the model. Furthermore, PLS-SEM's flexibility in analyzing smaller datasets makes it a valuable tool for testing theoretical frameworks and deriving actionable insights.

This methodological choice aligns with prior research emphasizing PLS-SEM's utility for hypothesis testing in complex, multi-component models (Hair *et al.*, 2019) [9]. Thus, it provides a robust foundation for validating the proposed hypotheses and deriving meaningful conclusions.

This study examines the relationships between five key factors-Physical, Psychological, Technological, Organizational, and Demographic-and Organizational Buying Behavior (OBB) using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The findings provide valuable insights into how these factors influence OBB, with varying levels of significance.

Table 1: Sampling Profile

Demographic Profile of Respondents			
Demographics	Category	Frequency (n)	Percentage (%)
Age	18-24 Years	79	20.8
	25-34 Years	141	37.1
	35-44 Years	72	18.9
	45-45 Years	66	17.4
	55 and above	22	5.8
Gender	Male	245	64.5
	Female	135	35.5
Education Level	No formal education	2	.5
	Primary education	35	9.2
	Secondary education	140	36.8
	Higher secondary education	96	25.3
	Graduation	74	19.5
	PG and above	33	8.7
Occupation	Farmer	26	6.8
	Government Employee	37	9.7
	Private Sector Employee	110	28.9
	Business Person	63	16.6
	Student	85	22.4
	Unemployed	59	15.5
Monthly Income	Below Rs10,000	124	32.6
	10,000 - 20,000	76	20.0
	20,001 - 30,000	67	17.6
	30,001 - 40,000	61	16.1
	Above 40,000	52	13.7
Marital Status	Single	112	29.5
	Married	121	31.8
	Divorced	75	19.7
	Widowed	72	18.9
Family size	1-2 members	212	55.8
	3-4 members	109	28.7
	5-6 members	37	9.7
	7 or more members	22	5.8
Access to Internet	Yes	278	73.2
	No	102	26.8
Type of Internet Connection	Mobile data	319	83.9
	Broadband	55	14.5
	Public Wi-Fi	6	1.6
Frequency of Internet Use	Daily	288	75.8
	Weekly	54	14.2
	Monthly	16	4.2
	Rarely	19	5.0
	Never	3	.8

Table 2: CFA Results

Construct	Item	Loading	Cronbach's alpha	CR	AVE
Physical Factor	PhyF1	0.826	0.914	0.936	0.745
	PhyF2	0.839			
	PhyF3	0.842			
	PhyF4	0.905			
	PhyH5	0.900			
Psychological Factor	PschyF1	0.843	0.918	0.938	0.753
	PschyF2	0.877			
	PschyF3	0.89			
	PschyF4	0.868			
	PschyF5	0.858			
Technological Factor	TechF1	0.859	0.928	0.943	0.735
	TechF2	0.902			
	TechF3	0.866			
	TechF4	0.843			
	TechF5	0.811			
	TechF6	0.861			
Organizational Factor	OrgF1	0.885	0.889	0.923	0.750
	OrgF2	0.875			
	OrgF3	0.833			
	OrgF4	0.870			
Online Buying Behavior	OBB1	0.887	0.921	0.944	0.808
	OBB2	0.916			
	OBB3	0.902			
	OBB4	0.891			



Fig 1: Structural Model of the Study

Table: 3 Hypotheses Testing Results

Hypothesis Relationship	Beta Coefficient	Standard deviation (STDEV)	T statistics	P values	Inference
Physical Factor -> OBB	0.443	0.054	8.192	0.000	Supported
Psychological Factor -> OBB	0.128	0.065	1.968	0.049	Supported
Technological Factor -> OBB	0.177	0.061	2.882	0.004	Supported
Organizational Factor -> OBB	0.131	0.055	2.392	0.017	Supported
Demographic Factor -> OBB	-0.091	0.113	0.807	0.42	Not Supported

Physical Factor and OBB

The relationship between Physical Factors and OBB is strongly supported, with a beta coefficient of 0.443, indicating a substantial positive influence. The high T-statistic (8.192) and the statistically significant p-value (0.000) suggest that Physical Factors play a pivotal role in shaping OBB. This aligns with research by Kotler *et al.* (2021)^[12], who emphasize the importance of environmental and physical attributes in organizational purchasing.

Psychological Factor and OBB

Psychological Factors also show a significant positive influence on OBB, with a beta coefficient of 0.128. The T-statistic (1.968) and p-value (0.049) confirm the relationship's significance, although the effect is weaker compared to Physical Factors. Previous studies, such as those by Solomon (2020)^[24], highlight the importance of psychological drivers like perception and attitude in influencing buying behavior.

Technological Factor and OBB

Technological Factors demonstrate a positive and significant impact on OBB, with a beta coefficient of 0.177. The T-statistic (2.882) and p-value (0.004) underscore the importance of technological advancements in influencing organizational purchasing decisions. This finding supports assertions by Davis *et al.* (2021)^[6] regarding the growing role of technological factors in organizational decision-making processes.

Organizational Factor and OBB

Organizational Factors also have a significant positive relationship with OBB, as evidenced by a beta coefficient of 0.131. The T-statistic (2.392) and p-value (0.017) support the hypothesis, highlighting the role of organizational dynamics in buying behavior. Similar findings are echoed in studies by Robbins and Judge (2020)^[20], who explore the role of organizational culture and structure in influencing decisions.

Demographic Factor and OBB

The relationship between Demographic Factors and OBB is not supported, with a beta coefficient of -0.091. The T-statistic (0.807) and p-value (0.42) indicate no significant effect, suggesting that demographic attributes do not play a meaningful role in influencing OBB in this context. This aligns with studies by Sekaran and Bougie (2021)^[21], which found demographic factors less influential in certain organizational contexts.

Limitations and Future Scope of the Study

This study provides valuable insights into how e-marketing influences consumer behaviour in rural settings. However, certain limitations must be acknowledged.

Firstly, the study's geographical focus is restricted to rural areas of Kashmir, which may limit the generalizability of the findings to other regions or urban settings with different

socio-economic and cultural characteristics. Consumer behavior in rural Kashmir may not fully represent the behavior in other rural or urban regions.

Secondly, the study relies on cross-sectional data, which captures consumer behavior and e-marketing effectiveness at a single point in time. This approach does not account for changes in consumer preferences or technological advancements over time, which could influence e-marketing outcomes.

Thirdly, the research predominantly considers specific variables influencing consumer behavior, potentially overlooking other relevant factors such as political stability, internet infrastructure, or digital literacy, which are particularly relevant in the context of rural Kashmir.

Finally, the reliance on self-reported data through surveys could introduce biases such as social desirability or recall bias, affecting the accuracy of responses. Addressing these limitations in future research through longitudinal studies, broader geographical coverage, and mixed-method approaches could enhance the robustness and applicability of the findings.

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Conflict of Interest

The authors declare no conflict of interest regarding the publication of this research. All findings and conclusions are based on impartial analysis and free from any financial or personal bias.

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